

CATALYZING BUSINESS SKILLS: FOR CAREGIVERS

Trainer's Guide



Version 2 Uganda ESFAM Project



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Version 2
April 2018
Uganda ESFAM Project

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Making Cents International (www.makingcents.com) is a leading social enterprise that improves economic opportunities for all with a particular focus on caregivers, women, and vulnerable populations. We provide specialized technical services and curricula that enable entrepreneurs and enterprises to participate in profitable markets, allow financial institutions to serve new populations, and help individuals obtain meaningful work. As part of our social mission, we also build and strengthen caregivers' economic advancement by creating learning opportunities and networks that result in stronger partnerships, programs, and policies supporting young entrepreneurs. Since 1999, Making Cents has partnered with more than 4,000 local organizations in over 50 countries. Our global reach includes programmatic work in Africa, the Americas and the Caribbean, Asia, Europe, and the Middle East.

For additional information on Making Cents International's products and services, please contact us:

Email: info@makingcents.com

Skype: makingcentsinfo

Tel: +1 (202) 783-4090

Websites:

www.makingcents.com

www.YouthEconomicOpportunities.org

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Introduction to the Trainer's Guide

About the Curriculum

Making Cents International (Making Cents), in partnership with ChildFund International, developed the *Catalyzing Business Skills* curriculum for the Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) project in Uganda. The curriculum aims to build the financial literacy and business knowledge, skills, and attitudes necessary for adult members of ESFAM savings groups to successfully generate income. Participants are introduced to key financial literacy and enterprising life skills, including managing wants and needs, saving and borrowing, planning, making wise investments, and expanding opportunities, amongst others.

Audience Description

The curriculum is designed to be delivered to savings groups of 10 to 20 people. The curriculum is intended to be used with adult men and women caregivers. Basic literacy and numeracy are helpful but not required to participate in this training. The training is accessible for a wide range of participants and are not literacy-dependent. The only prerequisites for participating in this course are participation in savings group meetings and a willingness to learn.

Trainer Description

Trainers are literate, trained Economic Strengthening Facilitators (ESFs) hired by the ESFAM project to form and oversee adult savings groups. The ESFs must be willing to prepare for training and engage participants with training techniques that include active listening, humor, respect, engagement, and body language. Trainers are expected to complete a four-day Training of Trainers Workshop that includes a field practicum.

Length of Curriculum

This course provides 24 hours of instruction divided into 24 sessions, which last approximately 60 minutes each. Trainers are expected to deliver sessions at the beginning or end of a savings group meeting. Trainers will need to speak with the ESFAM Social Worker if any adaptation to this schedule is necessary for caregiver participants

(e.g., a need to hold sessions outside a savings group meeting or to hold two sessions back-to-back).

Training and Learning Methodology

This curriculum is based on applied learning methodologies. The applied learning approach is built upon an interactive learning environment in which participants are able to engage in the learning process and build their skills and knowledge through practice. This process allows participants to use knowledge as they acquire it so they are better prepared to implement it in their own life after the training. The role of the trainer is not to be the source of 'all knowledge' but to help guide the learning process through advising, feedback and support. Trainers fulfill this role by:

- Not lecturing or providing excess information
- Creating an environment where all participants are able to engage
- Providing hands-on opportunities to practice and experience key learning points
- Managing time and the overall environment
- Preparing training materials before each activity
- Seeking other sources of information in addition to the information contained in the guide

Throughout the curriculum, the Trainer's Guide will make use of a variety of techniques that are designed to help the trainer adhere to his/her role as outlined above while maintaining an engaging environment:

- **Small group activities/ discussion:** As a variation of the discussions in plenary, learners are divided into small groups to discuss cases or situations related to a key point of learning.
- **Practical exercises:** The training offers learners the opportunity to apply knowledge through practical exercises where they have to make decisions or identify key concepts.
- **Role-play:** Learners are invited to role-play a scene to practice specific skills.
- **Work in pairs:** Participants work in pairs to enjoy a smaller discussion or practice specific skills.

- ***Physical movement:*** Participants are asked to connect physical movements with a response or to move to different parts of the training environment to engage and stimulate different types of learners.
- ***Drawing:*** Participants draw key aspects of sessions to reinforce their understanding of the topic and to strengthen their critical thinking skills.

Overview for Trainers

Welcome to the *Catalyzing Business Skills for Caregivers* curriculum. This Trainer's Guide is intended to be used with caregivers participating in savings groups who are interested in engaging in successful income generation activities.

This Guide includes sessions that you can lead to help caregivers develop their knowledge, skills, and attitudes related to business. The lessons and activities in this Guide help encourage discussion among participants, while adding new knowledge, and giving the participants' opportunities to apply new concepts.

The activities in this Guide follow a common format. Each session begins with an Activity Box that will help orient you to the session's purpose. It looks like the table below:

Session Number and Title

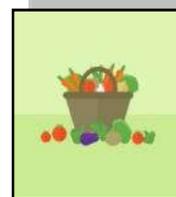
Activity Box	
Key Messages	Overall goal of session
	<ul style="list-style-type: none"> • Attitude – What attitude should participants have • Skills – What skills do participants need • Knowledge – What is the key knowledge necessary for participants
Time required	X minutes
Materials	<ul style="list-style-type: none"> ▪ Example material 1 ▪ Example material 2

Each of the sessions in the Guide is broken into four key steps:

- **Anchor: Engaging Activity or Narrative** – Connects the learners to the content with a story or activity that draws on their experiences and gains their interest.



- **Add: Teachable Moment** – Provides the advisor with an opportunity to equip learners with useful knowledge, skills, or attitudes related to the main topic of the session.
- **Apply: Practical Application** – Gives learners the chance to apply knowledge, skills or attitudes gained from the teachable moment to some kind of real-life situation related to successful enterprise development in their community.
- **Away: Summary and Next Steps** – Concludes the lesson or activity and provides the advisor with an opportunity to summarize key learning and to assign a follow-on homework task, as appropriate.



The sessions in the Guide also include icons that denote concepts and questions that the advisor can directly repeat to the participants:



SAY signals toward explanations that the advisor can directly read aloud or say to session participants.



ASK signals toward questions that the advisor can ask directly to participants.



DO signals toward an action that the advisor has to do or complete.

All text denoted by *italics* – both statements and questions – is designed to be read directly to participants.

Key flashcard-style Image Cards show pictures that will be used in many sessions to help lead the conversation and engage learners. The Image Cards linked to each session will be indicated by their reference number in boxed text and shown in miniature on the right-hand side of the Guide.

Trainer's References

An effective trainer enhances a learner's experience by creating interactive learning opportunities while managing a diverse audience. The following tables provide an overview of the training methodologies incorporated into the *Catalyzing Business Skills for Caregivers* curriculum and review guidelines for effective group interaction.

Applied Learning Methodology

Element of Applied Learning	Description
1) Suspended Judgment	Participants model that they are: i) open to trying new tools and approaches, and ii) willing to experiment.
2) Hands-On Exploration	Participants are engaged in an active exploration of tools and approaches – with opportunities to test out materials in a step-by-step process
3) Constructive Feedback	Participants both give and accept feedback that contributes to step-by-step improvement. Feedback can come from oneself, peers, and the Trainer.

Training Techniques or Skills

Training Technique	Description
1) Arrange Physical Space	Arrange the training space to support interactive exchanges between learners and Trainer so that you are able to move about the area and demonstrate material and practices for all.
2) Use Appropriate Body Language	Mirror learners' location (seated / standing). Use hands, facial expressions, body movements, and tone of voice to support ease of engagement.
3) Prepare Materials	Prepare materials ahead of time and use them throughout a session.
4) Use Trainer Guide and Training Tools	Use the Trainer Guide to help manage time, facilitate activities, and ensure that key learning points are shared. Use training tools to capture the attention and interest of learners and to enhance understanding.

5) Ask Exploratory and Probing Questions	Ask many questions and connect responses to an idea or key learning point.
6) Listen Actively	Use active listening to engage participants. Summarize what others have said, encourage sharing, and validate others' comments or points of view.
7) Leverage Teachable Moments	Use unplanned opportunities (participants' comments, questions, or experiences) to reinforce key learning points.

Non-Verbal Communication

Types of Non-Verbal Communication	How It Can Contribute to Engaging Learners
1) Facial Expressions	<ul style="list-style-type: none"> • A smile can show interest or appreciation • Raised eyes can show curiosity or interest
2) Hand Gestures	<ul style="list-style-type: none"> • Hand movement above the waist can communicate energy and enthusiasm
3) Tone of Voice	<ul style="list-style-type: none"> • Changing your tone can communicate drama, sincerity, humor, or curiosity
4) Proximity or Distance	<ul style="list-style-type: none"> • Moving closer can communicate interest or can encourage participants to conclude their comments
5) Posture	<ul style="list-style-type: none"> • Leaning inwards can convey interest • Kneeling lower can show respect or patience

Active Listening

Active Listening Skills	Brief Description
1) Restating or Summarizing	To show you are listening and to check for your understanding, use expressions like, "Let's see if I am clear about what you are saying..." or "It sounds to me like you are saying that..."
2) Brief Encouragers	Use brief positive expressions to show you are listening: "OK," "Umm-hmmm," "Right," "Then," etc. (Note, this does not need to mean that you agree.)

3) Probing	Ask questions that help to draw someone out: "Tell me more about..." or "What would be a specific example of that...?"
4) Validation	Acknowledge the effort that a learner has made (even if you do not agree with what they said): "I appreciate your idea that..." or "Thanks for sharing your belief that..."

Common Responses and Challenges in Sessions

Response	Trainers' Options
<i>If a participant...</i>	<i>Trainers may respond as follows...</i>
If a participant gives a complete answer...	<ul style="list-style-type: none"> • Congratulate the participant and move forward!
If a participant displays hostility...	<ul style="list-style-type: none"> • Do not challenge. • Acknowledge validity of different viewpoints. • Suggest that you speak one-on-one at the next available break. • Ask to hear from other participants.
If one person dominates discussion or participation...	<ul style="list-style-type: none"> • Ask that participant to wait for you to indicate who should speak so that you can ensure everyone's voice is heard. • Ask them to share their role with others.
If someone is too shy to participate...	<ul style="list-style-type: none"> • Pull them aside discreetly, ask them to join others in an exercise, and provide them an opportunity to engage directly.
If someone is not interacting during sessions...	<ul style="list-style-type: none"> • Call on them by name. • Be sure you provide clear instructions to activities. • Invite participants to work with a peer if they are more comfortable.
If someone speaks for too long...	<ul style="list-style-type: none"> • At a pause, gently interrupt and ask that they wrap up their point. This may feel uncomfortable, but it is your role to keep the group engaged.
If a participant gives an incomplete response...	<ul style="list-style-type: none"> • Acknowledge value. • Ask another participant to build upon what has been said.

	<ul style="list-style-type: none">• If specific information is missing, re-ask the question to solicit the desired response.•
If there are quiet people in the group...	<ul style="list-style-type: none">• Some people are less comfortable speaking but still process information.• You may ask someone by name for their opinion on what someone else has said or more generally ask to hear from those who have not yet spoken.

Curriculum Outline

Chapter	Session Number	Session
Introductory Sessions	1.1	Support from the Advisor
	1.2	Contributions to the Household
	1.3	Contributing to the Community
Financial Literacy	2.1	Money Flow
	2.2	Managing Needs and Wants
	2.3	Why Save?
	2.4	How and Where to Save
	2.5	Managing Household Money Flows
	2.6	Borrowing Money in the Community
	2.7	Managing Financial Emergencies
Planning for the Household	3.1	Planning for Business and the Household
	3.2	Adjusting Your Plan
	3.3	Communicating Your Plan
Making Wise Investments	4.1	Guessing Versus Knowing
	4.2	Knowing Your Costs and Potential Gains
	4.3	Investing in the Children
Decision Making in the Household	5.1	Finding All Options
	5.2	Making the Right Decision
	5.3	Making Hard Decisions
Expanding Opportunities	6.1	The Value of Small Changes
	6.2	Adding Value
	6.3	Making A Wise Change
Closing Sessions	7.1	Dreams for the Future
	7.2	Sharing with Others
	7.3	Closing and Evaluations

Necessary Supplies

Contained in Curriculum Kit

- Soft facilitation ball
- Image card deck
- 2 bouncing balls
- Crayons
- Markers
- Buttons
- Jumping frog game
- Spanner pen

Additional Supplies Need

- Flipchart paper
- Loose paper
- 2 buckets
- 2 different hats
- 4 copies of the “Items To Buy” worksheet
- 4-5 bottles of water
- Masking tape
- 3 copies of the “Investment Worksheet”
- Copies of “Self-Report Survey” for each participant
- Empty drinking glass or plastic bottle
- Bottle of dark colored liquid (e.g., coffee, soda)

Chapter 1.

Getting Started

1.1 Support from the Advisor

Activity Box	
Key Messages	Advisors can support us when we want to expand our own skills, knowledge, or experience.
	<ul style="list-style-type: none"> • Attitude – Participants feel welcome and value the role an advisor can play • Skills – Positive risk-taking, validating the role of an advisor • Knowledge – General information and expectations toward their advisor
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 2 different hats ▪ 2 balls ▪ 2 buckets

Trainer's Note:

Setting the physical environment is important. Make sure that all participants are able to see you and each other. Sitting in a circle can be helpful.

ANCHOR – The Humble Son/Daughter and Critical Son/Daughter (10 minutes)

Trainer's Note:

For this activity, you will play the role of the “son” or “daughter” based on your own gender. In the text, the words “son” and “daughter” are in brackets [] – only read the description that matches your gender.



WELCOME everyone to the session. Introduce yourself and any colleagues present at the training.



SAY *We are going to start this session by exploring the roles of two different [Sons/Daughters] who have gone off to school and have recently returned home. To do this, we are going to need six volunteers.*



INVITE six people to the front of the room. Ask them to form two groups of three people each.



SAY *Each group represents a family. I will play the role of two different [Sons/Daughters]. I will use different hats to show which [Son/Daughter] I am.*



PUT on the hat of the Critical [Son/Daughter] and address the first group.



SAY *Hello family members. It is sad to be home. I miss my friends from school and find life back in the village boring. People here don't understand important things that you learn at school. I don't know how you all have lived here for so long and do the same thing year after year in your businesses. I guess you don't know any different.*



TAKE off the hat of the Critical [Son/Daughter]. **PUT** on the hat of the Humble [Son/Daughter] and address the second group.



SAY *Hello family. It is nice to be back in our peaceful family home! I have missed you all. School gave me an opportunity to learn different things, and I will share them with you. It has been interesting for me and I hope some of what I learned might be helpful to you. But you all already know so much!*



TAKE off the hat of the Humble [Son/Daughter]. **THANK** the participant volunteers and invite them to take a seat.



ASK

- *How are these two [Sons/Daughters] different?*
- *Which [Son/Daughter] would you want to have return to your household? Why?*

- *How could the family learn from their [Son/Daughter]?*
- *How could the [Son/Daughter] learn from his/her family?*

ADD – How to Respectfully Share Your Experience (15 minutes)



SAY *Everyone has unique knowledge and skills that come from different experiences. These experiences might include buying and selling at the marketplace, going to school, managing a household, and running a business. You too have a vast amount of knowledge and skills from your own experiences!*

Sharing your skills and knowledge with others is a great idea. But, how you share your skills and knowledge is very important too. You can share in a way that can make others more interested in learning from you, as we saw from the humble [son/daughter], or less interested in learning from you, like we saw from the critical [son/daughter].



ASK

- *Has anyone ever had an experience when someone shared a lesson with you in a positive way?*
- *How did this experience make you feel? Why?*



SAY *When someone shares their knowledge and skills with you in a respectful way, it makes it easy to learn from them.*



ASK

- *Has anyone ever had an experience when someone shared a lesson with you in a negative way?*
- *How did this experience make you feel? Why?*

 **SAY** *When someone shares their knowledge and skills with you in a disrespectful way, not listening to you or acknowledging your own experience, it makes it very difficult to learn from them.*

It is a good idea to learn new things from someone you trust, who shares their knowledge and skills with you in a respectful way. Drawing upon these type of people as resources can help us in our own lives. We can call these people “advisors.” Advisors support us when we want to expand our own skills and knowledge.

APPLY – Using an Advisor (25 minutes)

 **SAY** *Since we are talking about getting advice from an advisor, let us take on an advising challenge. First, we need to break into two teams.*

 **SEPARATE** the group into two even teams.

 **SAY** *As a team, you will need to choose one person to be the advisor. Everyone else will be the players. Your team's challenge will be to bounce this ball one time and have it land in this bucket. The first team to do this successfully ten (10) times wins. You have to bounce the ball from behind this standing line.*

Trainer's Note:

The format of this activity (bouncing balls) and the number of scores for a win (10) may need to be adapted to where the session is being held and how easily the caregivers can score.

If there are any caregivers in the group who have limited mobility, they might serve as the group advisor. Alternatively, the game can be adapted so that all participants sit to participate and throw the ball, rather than bounce the ball, into the bucket from a sitting position.

The most important thing is that the activity should have some participants actively involved in the activity and several participants giving them guidance and support in the “advisor” role.



DEMONSTRATE to the group where the ‘standing line’ is located and try to toss the ball so that it bounces once and goes into the bucket. Then **SET UP** the **two** **buckets** and **GIVE** each team **one ball**.



SAY *You will have five minutes to work with your advisor to practice, and the game will start when five minutes are up. Your advisor can support you during practice, but when the game starts, the advisor must not play. I will act as the referee to ensure that everyone is playing fairly.*



ALLOW the teams five minutes to plan for the challenge with their advisor. After five minutes, **ANNOUNCE** the start of the game.

ALLOW the teams to compete at the same time. Remember to play the role of the referee who monitors rules, behavior, and scores.

Once a team has won, **CONGRATULATE** all of the players and the advisors.



SAY *That was a great experience. Now let's talk about what happened during the game.*



ASK

- *Tell me about your experience as a player.*
- *Tell me about your experience as an advisor.*
- *How was the game different from practice?*
- *Did you use the advisor the same way in the practice as in the game?*

- *Was your advisor like the Humble [Son/Daughter] or the Critical [Son/Daughter]? Why?*

Trainer's Note:

Participants' answers to these questions will vary, which is OK. Remember that the point here is to make a linkage between the types of support the advisor gave the players and the results of the game. It is also important for participants to think about the role of the advisor versus that of the players.

AWAY – Receiving Support from the ESFAM Project (10 minutes)

Trainer's Note:

It would be a good idea to invite the Para-social Worker(s) assigned to the caregivers' households to come to this session. This will allow the caregivers to become familiar with the Para-Social Worker before that advising starts at the household level.



SAY *Over the next six months, your village savings and loan association (VSLA) group will meet for different types of advising sessions. During these meetings, there will be many opportunities for you to both give and receive advice.*

During our advising sessions, we will discuss running a small business and managing our households from a business perspective. Each session will last about 60 minutes. Through this program, you will have access to two advisors that can provide you with the opportunity to learn new skills.

As we work together, I would like to invite you to view me as your advisor. I hope to be a resource during our trainings and source of encouragement along the way so that we can achieve success together. The Para-social Worker can also be an advisor for you, when they come to visit your households every month. Just like the Humble [Son/Daughter], we will do our best to provide you with support, not criticism. Please ask us for additional support when you need it!

I would also encourage you to draw on the support and guidance of your friends in the savings group. You all can be resources for each other, during our sessions and in your everyday lives!



SHOW the soft facilitation ball.



SAY *So that everyone will have a chance to participate in our sessions, we will be using this ball as our microphone in each session. The person who has the ball is able to speak to the group, and all other members should listen closely and respect what the person says.*



ASK

- *Does anyone have any questions about our sessions or my role as an advisor?*



THANK the participants for their active participation.

1.2 Contributions to the Household

Activity Box	
Key Message	Everyone in a household has an important role to play to support the family.
	<ul style="list-style-type: none"> • Attitude – Participants recognize the value they offer to their households • Skills – Positive self-concept • Knowledge – Roles that each participant plays in the household
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 1, 2, 3, and 4

ANCHOR – Roles in the Household (20 minutes)



SAY *Welcome to our second session. It's great to see you all here again!*

During our first meeting, we talked about learning from an advisor. Today we are going to talk about our households. First, we're going to look at some images.



SHOW each image card when you read the questions below.

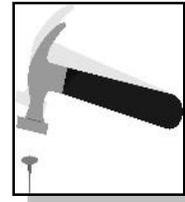


ASK

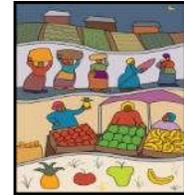
- *Who in your household:* Image Card 1
 - *Fetches water?*
 - *Collects firewood?*
 - *Washes the clothes?*
 - *Cleans the dishes?*
 - *Sweeps the floor?*
 - *Watches the children?*



- *Who in your household:* Image Card 2
 - *Repairs the fence?*
 - *Constructs a shed?*
 - *Repairs the roof?*
 - *Fixes the household bikes or motorcycles?*



- *Who in your household:* Image Card 3
 - *Digs in the garden?*
 - *Buys food in the market?*
 - *Prepares dinner for the family?*



- *Who in your household:* Image Card 4
 - *Use the cell phone?*
 - *Manages the household budget?*
 - *Makes money for the household?*



SAY *It sounds like many different people in your family do different activities for the household. Everyone in the family has a role to play so the household can be successful.*



ASK

- *Is any activity better than another is? Why or why not?*
- *What would happen if someone did not fetch water for the family?*
- *What would happen if someone did not repair the roof?*
- *What would happen if someone did not buy food in the market?*

- *What would happen if someone did not manage the household budget?*

ADD – Roles in the Household (15 minutes)



SAY *In our activity, we learned that each person makes important contributions to the household. Everyone in the household works together to make sure the entire family is successful. Each person in the household has specific responsibilities to support the household. Each person's role is valuable and is necessary to help the household succeed.*



ASK

- *Do you always feel like your role in the household is appreciated by the other household members? Why or why not?*
- *Do you think that other household members always feel appreciated for their contribution to the household? Why or why not?*
- *What are ways that others can show their appreciation for your contributions to the household?*
- *What are ways that we can show our appreciation for contributions that others have made to the household?*



SAY *As we discussed, it is important to show appreciation to our family members for the ways in which they support the household. You can do this by letting them know you have seen their contributions to the household, thanking them for their help, and providing support to them as appropriate.*

There may also be times when you want to respectfully explain to family members the way in which you support the household, in order to be appreciated. You can do this by sharing specific examples of how you have helped.

APPLY – What Is Your Role in the Household? (15 minutes)



SAY Now, let's practice the ways that we can both recognize the contributions of others and communicate to others the contributions that we make to the household.

To do this, we will separate into three groups. I will give each group a scenario.

Your group should plan a short role-play to show the way that the caregivers can respond in the situation either to recognize the contributions of others or to communicate the value of their contributions to others.



SEPARATE participants into three groups. **READ** one of the following scenarios to each group.



SAY

Scenario 1: Your older son has been feeling frustrated with the household as he contributes money to the household members but feels like he hasn't been benefitting.

Scenario 2: Your youngest daughter is angry that she always has to sweep the courtyard before school.

Scenario 3: Your spouse shares that s/he believes his/her work outside of the home is more important than the work that you do at the home.



GIVE participants five to seven minutes to plan their role-play. Then, **INVITE** each group to come forward and present their role-play.



ASK after the role-plays for Scenario 1 and 2:

- In the role-play, how did the group appreciate the child?

- *How do you think this made the child feel?*
- *What impact might this have on the household?*



ASK after the role-plays for Scenario 3:

- *In the role-play, how did the group tell the spouse about the contributions the caregiver made to the household?*
- *How do you think this made the caregiver feel?*
- *What impact might this have on the household?*



EMPHASIZE that in each scenario, family members were recognized for the support they bring to the household – which can have positive impacts on the household.

THANK participant for their creativity in the role-plays.

AWAY – I Am Valuable (10 minutes)



SAY *Sometimes in our households and in life generally, people can become discouraged when others do not recognize or respect their individual roles. This may be especially true of children and caregivers in the households who make valuable contributions but do not have much authority in the household. During these times, it's important to recognize their contributions to the household!*

It's important to also remember the valuable contributions you make to the household. To remind yourself, you may want to say something like "I am a valuable and important member of my household" when you are feeling discouraged.

Let's practice this reminder together now.



INVITE participants to speak the reminder *“I am a valuable and important member of my household”* together. **REPEAT** once or twice.



SAY *Some of you may be interested in discussing your roles in the household in more detail even after our session today. If the topic household roles are something you want to talk about more, come find me this session and we can discuss it. I would also encourage you all to discuss the role you play in the household with the Para-social Worker who may visit your household sometime soon.*

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Don't hesitate to ask us any questions or let us know if there is anything you want to know anything more about!

Trainer's Note:

An integrated model of Business Skills Training and Coaching is very important to the ESFAM project. Be sure to emphasize to the caregivers that these resources are available to help them grow, just like the Humble [Son/Daughter]! Especially during the earlier sessions, you may want to reinforce that they are free to talk more about different topics, both with you and with the Para-social Worker.



ASK

- *Does anyone have any questions about our session today?*



THANK the participants for their active participation.

1.3 Contributing to the Community

Activity Box	
Key Message	There are many activities taking place in my community that I can become involved in.
	<ul style="list-style-type: none"> • Attitude – You can make a difference in your community • Skills – How to get involved in your community • Knowledge – What organizations are present in our community
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Flipchart paper ▪ Markers

ANCHOR – Creating a Map of Our Community (25 minutes)



SAY *Welcome to our third session. Between our last session and today, many of you may have been visited by your other advisor at your households. The Para-social Workers may have talked to you individually or they may have spent some time talking to other family members. Did anyone here talk to a Para-social Worker about the topic of last session, the role you play in your household?*



GIVE participants some time to share their experience with the Para-social Worker during household advising.



SAY *Today, we are going to think beyond our household to consider how we fit into our communities. We are going to start today's session by doing an exercise together as a large group. Together, we will be drawing a map of all the organizations, institutions, and meeting places that are around our local community. To do so, I will invite one person to help us draw.*



CHOOSE one participant to be the drawer of the map. **GIVE** the volunteer markers and flipchart paper.

**ASK**

- *What institutions do we go to around our community? (churches, mosques, government buildings, etc.)*
- *What community organizations are we involved in in our community?*
- *What other meeting places may people in our community go to and why?*



INVITE participants to instruct the volunteer to draw different institutions, organizations, and meeting places that exist in the community. **INSTRUCT** the volunteer to draw only a symbol to represent the specific places mentioned.



SAY *A big thanks to our volunteer for their great drawing! From what we see on our map, there are many places in our community where people get together for various reasons.*

ADD – Why Would I Get Involved? (10 minutes)



SAY *There are many activities taking place in our community, and there many local organizations leading those activities.*

**ASK**

- *What motivates community members like you to get involved with these organizations and do activities in the local community?*



SAY *People get involved in the community for many reasons: to meet new people, to learn more about a topic, and to contribute back to the community, among other reasons. Many of you also become involved in community activities for the same reasons.*

**ASK**

- *Are any of you interested in getting involved in other community activities?*
- *How might you get involved in a specific community group or activity?*



SAY *It sounds like many of you have reasons why you would want to get involved in local organizations in the community. There are many ways to get involved in the community. Most of the times, we just need to find the right people and then tell them that we are interested in joining.*

APPLY – Finding Ways to Get Involved in Our Community (15 minutes)



SAY *Let us practice the different ways in which we can get involved in our community. To do so, we are going to split into four groups.*

Each one of our small groups is going to learn about a caregiver in this community who is interested in getting involved in a specific activity. Our small group will need to advise this caregiver on all the possible places s/he can go to find out more information on how to get involved in this activity in our community.



SEPARATE participants into four small groups. **READ** one of the scenarios below to each group.

Scenario 1: *Okello is interested in opening an agribusiness in the community market. Where might Okello go to learn more how to start a business in the community?*

Scenario 2: *Nabirye wants to improve the health of the children in the community. Where might Nabirye go to learn more about what activities she could participate in to help improve the health of children in the community?*

Scenario 3: *Waswa wants to get involved in politics in the community. Where might Waswa go to learn more about joining political activities in the community?*

Scenario 4: *Apio would like to learn more about the educational opportunities available in the community for her children. Where might Apio go to get more information on education opportunities in the community?*



GIVE participants five minutes to advise the caregiver in their scenario. **INVITE** them to reference the community map for more information, as necessary.



ASK

- *Is there any group that wants to present back its scenario and guidance back to the large group?*



INVITE each group to present its advice back to the rest of the group. **BE SURE** to pay attention to the time limit of the session and cut off participants' explanations as necessary.

AWAY – How Will You Get Involved? (10 minutes)



SAY *We are going to spend a few minutes reflecting silently on several questions. Please close your eyes.*



ASK

- *How will you get involved in the community?*
- *Where will you go to find out more information on how to get involved in this activity?*



INVITE several participants to share their reflections back with the group.

Trainer's Note:

Each person's reasons to get involved in the community are unique to the individual. Be sure to maintain a safe space during this time when participants share back their ideas, so everyone's ideas are welcomed and appreciated. Don't forget, there is no right or wrong answer here!



SAY *I would encourage all of you to find ways to get involved in your community. If you would like to discuss more about how you can get involved in the community, please come talk to me after the session. You may want to bring this up with a Para-social Worker too if s/he comes to your household before our next session! Are there any questions before we finish for the day?*



THANK the participants for their active participation.

Chapter 2.

Financial

Literacy

2.1 Money Flow

Activity Box	
Key Message	Money comes in and goes out.
	<ul style="list-style-type: none"> • Attitude – It's important to think about how money comes in and how it goes out • Skills – How to know the ways that our money comes in and the ways that our money goes out • Knowledge – The ways our money goes in and out
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 17 buttons ▪ Flipchart paper ▪ Markers

ANCHOR – Nakimuli's Money Flow (20 minutes)



SAY *Welcome back! Today, we will start a series of several sessions focusing on how we can manage money well. To start, let's think back to our session last time about finding ways to get involved in the community.*



ASK

- *Did anyone spend some time talking with a Para-social Worker or your friends and family about how you can get involved in the community?*



SAY *We are going to start today's session with a short activity. I need three volunteers. One volunteer will be Nakimuli, a caregiver in a nearby village; one will be a member of her savings group; and the third volunteer will be a local villager.*

During this activity, we will be using these small buttons to represent the money in another community just like ours.

We are going to follow Nakimuli throughout her day. At the start of her day, Nakimuli has 10 buttons. Every time she buys something, she has to give buttons to the local villager. Every time she sells something, the local villager has to give her buttons. Every market day, she hopes to put money in her VSLA account as well.



GIVE 10 buttons to Nakimuli. **GIVE** five buttons to the local villager. **GIVE** two buttons to the VSLA member.



SAY *I'm going to read a series of instructions.*

Trainer's Note:

Read **What the Trainer Says**. Pause and give Nakimuli and the local villager a chance to exchange buttons before continuing to the next instruction.

At the end, Nakimuli should have one button; the local villager should have 12 buttons; and the VSLA member should have four buttons.

 What the Trainer Says	What Nakimuli Does	What Local Villager Does	What the VSLA Member Does
<i>Today is market day. Nakimuli goes to the market and buys food for her family.</i>	GIVE five buttons to the local villager.		
<i>Nakimuli digs in her neighbor's vegetable garden.</i>		GIVE four buttons to Nakimuli.	

<i>Nakimuli pays school fees for her youngest child.</i>	GIVE three buttons to the local villager.		
<i>Nakimuli's son brings home money that he earned that day from selling a chicken at the market.</i>		GIVE three buttons to Nakimuli.	
<i>Nakimuli's sister comes over, says a relative is sick, and asks for money for medicine.</i>	GIVE four buttons to the local villager.		
<i>Nakimuli buys a small piece of candy for her son.</i>	GIVE two buttons to the local villager.		
<i>Nakimuli puts some of her money into her savings account.</i>	GIVE two buttons to the VSLA member.		
REMAINING AT END	1	12	4



COLLECT the buttons. **THANK** the volunteers.



ASK

- *What happened to Nakimuli's money during the day?*

- *What are some ways Nakimuli earned money?*
- *What are some things on which Nakimuli spent her money?*
- *Did Nakimuli save any money?*

ADD – Understanding Money Flows (5 minutes)



SAY *As we saw with Nakimuli, money is always coming and going from our pockets; that's a normal part of life and business. There are ways we get or earn money, and there are things we spend money on. Money can be cash we hold in our hands and in our savings box or it can be mobile money that we send and receive via our cellphones.*



ASK

- *Is it important to know where our money comes from and where our money goes? Why or why not?*



SAY *It is important to know where our money comes from and where it goes, in our households and in our businesses. Knowing where our money comes from can help us know if we will get enough money to be able to spend what we want. Knowing how (and how quickly) our money leaves our pockets can help us make better spending decisions.*

APPLY – Household Money Flows (25 minutes)



SAY *Let's think about how the money in our household comes in and out. To do so, we will split into four groups.*



DIVIDE participants into four groups. **GIVE** each group flipchart paper and a marker.

 **SAY** *Each group has received a piece of paper and a marker. In the center of the paper, please draw a picture of a house, similar to ours here. Leave space on the left and right hand side of the picture.*

 **GIVE** participants one minute to draw a house.

 **SAY** *Now, on the left side of the house, I would like your groups to draw the different ways that this household gets money. Think of as many ways that money comes into the household as possible.*

 **GIVE** participants five minutes to draw. **WALK** around to make sure each group understands the activity.

 **SAY** *Great! It looks like our groups have come up with many ways that this household gets money. We know that money does not just come in, but it also goes out. So, on the right side of your paper, please write or draw how this household spends its money.*

 **GIVE** participants five minutes to draw the things the household spends money on.

 **ASK**

- *Is there any group that would like to share its ideas on how money goes in and out with the rest of the group?*

 **INVITE** one or two groups to present back their posters. **THANK** them for sharing.

 **ASK**

- *Who helps bring money into the household?*

- *Who is in charge of how the money leaves the household?*



SAY *It sounds like different people in your family bring money into the household, and only a few people decide how that money is spent.*

AWAY – Communicating Money Flows (10 minutes)



ASK

- *Do you think it would be useful for your family members to know how your household's money comes in and goes out? Why or why not?*



SAY *It may be helpful for your family members to better understand how your household's money comes in and goes out. In this conversation, your family may learn how all household members make valuable contributions that affect the household's money flow. In fact, you might find it useful to do a similar "money flow" activity with the people in your household, to start a conversation about money management.*

Going forward, we will talk about our strategies to manage the way our money goes in and out. By looking at and thinking about our own money flows, we can make wise financial decisions in our businesses and lives.

Let me know if you want to talk about this topic more. You can also ask the Para-social Worker about money flows the next time they come to your house.



ASK

- *Do you have any questions about our session today?*



THANK the participants for their active participation.

2.2 Managing Needs and Wants

Activity Box	
Key Message	Spending responsibly means spending your money on your needs before your wants.
	<ul style="list-style-type: none"> • Attitude – It is important to spend your money responsibly • Skills – How to prioritize your spending • Knowledge – Distinguishing between a need and a want
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Flipchart paper ▪ Marker ▪ Image Card 5, 6, and 7 ▪ 40 buttons ▪ “Items to Buy” worksheet, found in Trainer’s Resources (or copied onto a flipchart)

ANCHOR – Nakimuli’s Needs and Wants (10 minutes)



SAY *Welcome back! It’s great to see you all gathered here. Last week, we talked about the way our money comes in and goes out of our households.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about how money comes and goes?*



SAY *We are going to start today’s session by remembering our activity from our last session. We talked about a caregiver named Nakimuli, and we followed her throughout her day as she earned and spent buttons.*

Trainer's Note:

You may have to repeat the Anchor activity from session 2.1 if participants cannot recall it.

**ASK**

- *What happened to Nakimuli's buttons throughout the day?*
- *Where did Nakimuli spend buttons?*
- *Where did Nakimuli get buttons from?*
- *Could Nakimuli have spent her buttons differently so that she had more buttons at the end of the day? How?*

ADD – Spending Responsibly (20 minutes)



SAY *Like Nakimuli, we all get and spend money every day. When we take the time to understand where our money comes from and where it goes, we can often see where there is an opportunity to use our money more wisely.*

Let us talk a bit more about where we spend our money. During the last activity, Nakimuli spent money on many different things. She spent some of her money on things that she needed to have, and some of her money on things that she or her family wanted to buy. When you have multiple priorities for what to spend your money on, as Nakimuli does, it can be helpful to think about whether something is a want or a need before deciding if you should put your money toward it.

**ASK**

- *What are needs?*



SAY *Needs are the items that we must have to survive and to have a healthy, successful life (e.g., food, water, shelter, clothing, medicine, and education).*



SHOW Image Card 5.



ASK

- *What are wants?*



SAY *Wants are the items that we would like to have, but that we can live without (e.g., candy, phones, and televisions). Even investing in a business can be considered a 'want,' even though you can eventually make money from doing so.*



SHOW Image Card 6.



SAY *We should only spend money on our 'wants' after we are sure that we can pay for all of our 'needs.'*



ASK

- *What are some other things that you may **want** to spend your money on?*



SAY *Emergencies, like if one of your children gets sick or hurt, also happen sometimes and are hard to predict. In the case of an emergency, you may have to spend your money on the emergency even before spending it on your basic needs.*

Sometimes it is hard to know what is really a need versus a want.



SHOW Image Card 7.



ASK

- *For example, imagine that your son asked you to buy him a new fancy shirt. Do*

you think it is a want or a need?

- *What if he plans to use the shirt to impress a girl? Is it a want or a need?*
- *What if he plans to use the shirt to impress a potential employer in the city? Is it a want or a need?*



SAY *Sometimes people have different ideas about needs and wants. Sometimes the same item can be a want in one case and a need in another. This is OK.*

What is important is for you to think about what is a need or a want for you. Knowing what your own needs and wants are can help you manage your multiple priorities and help you plan to make wise choices.

APPLY – Spending Game (20 minutes)



SAY *We are going to practice managing needs and wants using a worksheet and buttons. Let's split into four groups.*



SEPARATE participants into four groups. **GIVE** each group an Item worksheet. Alternatively, you can copy the item worksheet onto a flipchart for the entire group to use.



SAY *On this worksheet, you see many different items that a caregiver could spend money on. In your groups, take several minutes look at these pictures and discuss which items are needs and which items are wants.*



GIVE groups five minutes to discuss.

Trainer's Note:

There may be discussion around whether items are needs or a wants. This will positive. If a group is having trouble coming to a decision on a specific item, encourage

participants to come to a resolution or leave this item for the time being, reminding them that there are no right or wrong answers.



ASK

- *Which items can be considered needs?*
- *Which items can be considered wants?*
- *Are there any items that your group had trouble labeling as a need or a want?*



SAY *Now that we have agreed that some of the items are needs and wants, let's see if we can spend our buttons on these items wisely. During this activity, we will be using these small buttons again. I will give each group 10 buttons. These buttons represent the money your household has to spend.*

This worksheet lists the things you can buy with your buttons. Each item costs one button. In your group, you will need to decide how to spend your 10 buttons. Place your buttons on the sheet on the items you want to buy.



GIVE participants up to five minutes to “spend” their money. **WALK** around and see if they have any questions. **GIVE** a two-minute warning.



SAY *I have some new information for you. Due to some unforeseen difficulties, the amount of money your household has to spend has decreased from 10 buttons to eight buttons. I would like your groups to take a few more minutes to remove two buttons from your worksheet. I will come and collect the two buttons.*



GIVE participants up to five minutes to revise their spending. **WALK** around and collect two buttons from each group.

**ASK**

- *What items did your group decide to spend money on?*
- *How did your group decide what to spend money on?*
- *What happened when the amount of money your group had to spend decreased?*
- *Did any group decide to save money instead of spend? Why?*

AWAY – Spending in Your Household (10 minutes)



SAY *What a great activity to explore how to prioritize the money we spend between our needs and wants.*

**ASK**

- *How do you decide if you should spend your money on your household needs or on your household wants?*
- *How can you change the way you spend money so you spend money on your needs before your wants?*



SAY *As your advisor, I would encourage you to think about how to spend your money wisely, prioritizing household needs over wants. Spending responsibly in this way will also make you successful in business.*

Let me know if you want to talk more about how we can spend our money wisely. I would encourage you to also speak about managing your wants and needs with a Para-social Worker, who may come to your household before our next session.

2.3 Why Save?

Activity Box	
Key Message	There are many reasons why people save some of their money and do not spend it immediately.
	<ul style="list-style-type: none"> • Attitude – Saving money is a good way to plan ahead to buy different items in the future • Skills – Determining what to save for • Knowledge – Reasons why people save money
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 5, 6, 7, 8, and 9 ▪ Paper ▪ Crayons/markers

ANCHOR – Why Do People Save Money? (15 minutes)



SAY *Welcome back! It's great to see you all gathered here. Last week, we talked about the way we manage our wants and needs.*



ASK

- *Did you talk to any of your family members or the Para-social Worker about identifying wants and needs?*



SAY *Today we are going to turn our attention to saving money.*



ASK

- *What does it mean to save money?*



SAY *Saving money means keeping some money aside that you do not spend immediately.*

We are going to think about the reasons people save money. To do so, we will split into three groups. Your groups will have five minutes to come up with different reasons why someone might save money.



SEPARATE participants into three groups and **GIVE** them five minutes to brainstorm the different reasons why someone might save money.



ASK

- *Why might someone decide to save money?*

ADD – Why Save (10 minutes)



SAY *There are many reasons why someone might put a little bit of his or her money aside and not spend it immediately. We call this saving money. In our next session, we will talk about how we can save money, but today, we are just focusing on why it is important to save.*

Let me share with you four reasons why it is a good idea to save money:

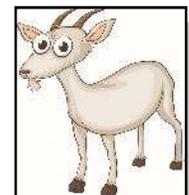


SHOW each Image Card when reading these explanations.



SAY

1. *To have enough money to pay for the things that you will want or need to buy in the future* Image Cards 5 and 6
2. *To have money to help pay for the things that your children or other household members will want or need to buy in the future* Image Card 8
3. *To make investments for the household or for business* Image Card 9



4. To have money for unexpected emergencies Image Card 7

SAY Many people think that only those people who have a lot of money should save. In fact, everyone can save money, no matter how rich or poor, as long as the person has some money coming in and going out. Each of us have money coming in and going out, so we are all also able to save money, even if it is just a small amount.

APPLY – What Will I Save My Money For? (25 minutes)

SAY We are going to spend some time thinking about the reasons we each want to save money. I am going to give each of you some crayons and markers. Individually, please take 10 minutes to draw a picture of one thing you want to save your money for.

Remember, this picture is supposed to represent one thing that you want to save money for. Each one of us will have different reasons, so there is no right or wrong answer here!

ASK

- Does anyone have any questions on our activity?

Trainer's Note:

Some caregivers may feel more comfortable with a drawing exercise than others may. That is OK, because different people have different skills! If some of the participants are not able to draw, pull those participants aside and lead a discussion with them on what they want to save for instead. Make sure that everyone is respectful of the participants who are pulled aside for the discussion.

GIVE each participant a piece of paper and a crayon or marker. **INVITE** participants to work independently for 10 minutes to draw a picture of one thing they want to save money for.

**ASK**

- *Does anyone to share their drawing back with the rest of the group?*



INVITE willing participants to share their drawing.

Trainer's Note:

Each person's reasons to save are unique to the individual. Be sure to maintain a safe space during this time when participants share back their drawings, so everyone's ideas are welcomed and appreciated. Don't forget, there is no right or wrong answer here!



SAY *Sometimes, it is difficult to save money, especially when we don't have a lot of money coming in. During these times, it's important to remind ourselves of why we are saving money and what we are saving money for! This is a good way to keep us motivated to save money.*

Use your drawing to remind yourself of why you save money. Keep it in a safe place so you can pull it out when you need it.

In addition, we will need to refer to the drawing during our next session, so please bring it back then.

AWAY – What to Save for in Your Household (10 minutes)

**ASK**

- *Can your children and other members of your household save money as well?*
- *Is it a good idea to teach your children and other household members how to save money?*



SAY *Remember, anyone who receives money is able to save – even your children. So it is a good idea for your children and other members of your household to learn how to save money. This will be a useful skill for them to know in life. I would encourage you to help your children save money. You can also talk to them about why saving money is important and why you choose to save money.*

Let me, or the Para-social Worker, know if you want to talk more about why savings is important. Don't forget, we are available to support you as advisors. Do not hesitate to ask us any questions or let us know if there is anything you want to know more about!

Trainer's Note:

It is important to continually reinforce the caregivers' understanding that you and the Para-social Worker are there to support them, and that they can draw on your support at different times, according to their needs.



THANK the participants for their active participation.

2.4 How and Where to Save

Activity Box	
Key Message	Making a savings plan can help you be successful in meeting your savings goal.
	<ul style="list-style-type: none"> • Attitude – Planning how and where to save money is important • Skills – How to make a savings plan • Knowledge – How and where to save
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 10, 11, 12, and 13

Trainer's Note:

Participants will want to refer to their drawing of what they want to save money for (from Session 2.3). You may want to remind them to bring this drawing back before the start of this session.

ANCHOR – Do We Already Save Money? (15 minutes)



SAY *Welcome back. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to a Para-social Worker about why saving money is worthwhile?*

Today, we're going to continue talking about saving money. To start, I'm going to ask you a few questions.



ASK

- *Who received some money in the last month? Raise your hand.*
- *Keep your hands up if you still have some of this money unspent.*
- *For those of you with your hands up, why do you still have money?*

Trainer's Note:

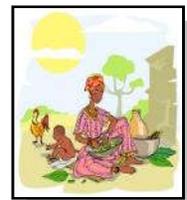
It is likely that most participants will have saved very little money from the last month. That's OK, and there is no reason to criticize participants. Instead, this is a great opportunity to help participants learn how to save money effectively.



SAY *During our last session, we talked about why saving money is a good idea. But as we saw, it is not easy to do! So how can we ensure that we can have some money saved as caregivers? Let me tell you a story about how my friend Namutebi saves money.*



SHOW Image Card 10



SAY *Namutebi is a caregiver with four children; her youngest son is just an infant. She earns some money each week by selling cooked food at a nearby restaurant. She keeps 3,000 UGX out of what she earns each week and puts it into her VSLA group. Namutebi is saving money to pay for next term's school fees for her two older children. By the start of the next school term, Namutebi has been successful at saving enough money to pay for her children's school fees.*



ASK

- *Are there any similarities between you and Namutebi?*



INVITE two participants to briefly share their thoughts with the whole group.



ASK

- *How are you different from Namutebi in the way you manage your money?*



INVITE two participants to briefly share their thoughts with the whole group.

ADD – How and Where to Save (20 minutes)



SAY *Just like we have seen with the story of Namutebi, making savings a daily habit and saving small amounts of money frequently can help you achieve your savings goal.*

Let's think a little bit more about how we can save our money. I am going to share two savings strategies with you:

1. *When you earn money, you can put some aside for **savings first** (like Namutebi) and then spend the remainder on your immediate household needs.*
2. *When you earn money, you **spend your money first** on your immediate household needs, and then save the money that remains after your spending.*



ASK

- *Which saving strategy is better? Why or why not?*



SAY *There are reasons why a specific savings strategy may be better for some people than others. The important thing to remember is to pick a savings strategy that helps you balance your savings with your spending.*



SHOW Image Card 11.



SAY *Once we have money saved, it's important that we think about all the places where we can save our money.*



ASK

- *Where are all the places that you can save money?*

 **SAY** *As we heard, there are different places where we can save our money. Let's think about two specific ways that would be realistic for each of us to save our money.*

 **SHOW** each Image Card when reading these explanations.

 **SAY**

- *You can save money in your **VSLA group**. Our VSLA group is a great place to save money as we can be sure that this money is secure in our savings box. Image Card 12*
- *You can save money **at home**. Saving our money at home is another way to save, but sometimes, this may not be as secure. Make sure the place where you save your money at home is secure so that nobody can steal your savings! Image Card 13*



 **ASK**

- *Are there any questions on the places where you can save money?*

APPLY – Making a Savings Plan (20 minutes)

 **SAY** *We have seen why it's important to save and different strategies on how and where to save. We are going to think about our own savings strategies by talking in a small group.*

 **DIVIDE** participants into four small groups.

 **SAY** *Each one of you should spend a minute remembering the item you want to save money for by looking at your drawing (or remembering from our discussion) from our last session. Then discuss with the members of your small group the strategy you will use to save the money (save first or spend first). Think about how*

long it will take you to save enough money to buy the item you are saving up to buy.



GIVE each group five or seven minutes to discuss. **WALK** around to make sure they understand and answer any questions they may have.



SAY *Now that you have discussed how you will save your money, think about where you will keep your savings. Discuss possible options with your groups. However, you don't have to tell your group members where you decide to save your money, as this may be something you want to keep secret! Instead, in your small group, take another five minutes to think of some possibilities of where to save.*



GIVE each small group five minutes. **WALK** around to make sure participants understand the exercise and answer any questions they may have.



SAY *Thank you for coming up with a savings plan. Are there any individuals that want to share how they will save money?*



INVITE two or three people to share their savings plan. **THANK** each person for sharing. Then, **INSTRUCT** everyone to return to their seats.



SAY *Thank you for coming up with a savings plan. Now that we've talked about this plan, try your best to put your plan into action!*

AWAY – What Will We Save For in the Future? (5 minutes)



SAY *Now that we've thought about our savings plan, which we can start to follow immediately, let's think about how we can save into the future.*

**ASK**

- *Why might you want to keep saving money, even after you meet your saving goal?*
- *What type of things might you save for in the future?*



SAY *It will be important to save enough money to pay for your children's education and any emergencies that may come up in the future. As your advisor, I would encourage you to think about how to save your money successfully, now and in the future. This will make you successful in business and in your life.*

Let me know if you want to talk more about how you can save money. I would encourage you to also speak about how to save with a Para-social Worker, who may come to your household before our next session.



THANK the participants for their active participation.

2.5 Managing Household Money Flows

Activity Box	
Key Messages	It is a good idea to find ways to first stabilize and then increase the amount of money the household can bring in.
	<ul style="list-style-type: none"> • Attitude – Managing the money that your household has can reduce the amount of stress on you as a caregiver • Skills – How to stabilize and then increase the amount of money your household has • Knowledge – What strategies can be used to stabilize and then increase the amount of money your household has
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Buttons ▪ Image Cards 14, 15, and 16

ANCHOR – How Long Can You Balance? (10 minutes)



SAY *Welcome back to our session! It's great to see everyone here again. During our last session, we talked about the importance of saving. Did anyone return home and start saving money in the past week?*



GIVE participants some time to share their saving experience thus far.



SAY *Today, we are going to turn our attention to how we can keep the money coming into our households. First, I have a challenge for all of you. Please stand up.*

During today's challenge, I am going to see who can balance one button on their forehead the longest. When I say go, each person is going to place the button on his or her forehead and look up. We will see who can keep it there the longest!

**ASK**

- *Does anyone have any questions before we begin?*



FACILITATE the activity, acting as the referee to ensure that no one puts their button back on their head after it falls off. **CONGRATULATE** the person who is able to balance the button the longest.

**ASK**

- *Was it easy or hard to last a long time with the button on your head?*
- *Why are some people better than others at balancing a button on their heads?*



SAY *It is not easy to balance a button on your forehead, especially for a long time. Some of us are able to do this better than others. That's normal; all of us are unique individuals with different skills!*

ADD – Managing Your Household's Income Cycle (15 minutes)



SAY *As we saw in our activity, we have different abilities to keep ourselves going for a certain period of time.*

Just like balancing buttons on our heads, we all have different abilities to keep our households functioning financially for periods of time. For some of us, we may only have enough money to keep our family going for one day before we need to go out and earn more money. Other people may have a big enough pool of money to keep the household going for two or three days before needing to go out and earn more money.

**ASK**

- *Under what conditions might your household run out of money?*

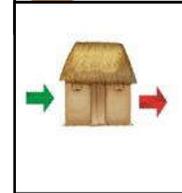
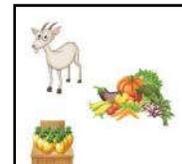
- *What happens when your household runs out of money and cannot function?*
- *How does it feel when you know your household has no money and cannot function?*
- *Why might it be useful to find a way to manage your household's money so there are not periods when your household cannot function?*

 **SAY** *It is a good idea to find ways to first stabilize and then increase the amount of money your household has, so instead of living day-to-day, your household can aim to live week-to-week. When your household has money and can function for a longer period, your household is better able to respond to emergencies like illness or a drop in customers.*

 **SHOW** each Image Card when you read the below explanations.

 **SAY** *Some ways to stabilize and/or build up your household's income cycle include:*

- *Aim to have **two or three consistent sources of income**, rather than just one or many different sources of income.* Image Card 14
- *Think about when your money comes into your household and try to **plan for your expenses to align with when the money comes in.*** Image Card 15
- *Think about when your money comes in and out. If there are times when there is no money coming in, such as planting time, try to **come up with another income generating activity to do during slow times** to make some extra money.* Image Card 16



APPLY – Managing the Household Finances (15 minutes)



SAY *Let's practice giving advice to some friends on how they can stabilize and then increase the money that their household has. To do this, we will work in three different groups. Each group will be given a different scenario. As a small group, I would like you to think about the advice you would give to the person in this situation, using the strategies we talked about earlier.*

Scenario 1: *A caregiver has five children at his household. To get money for the household, he goes out every morning to find work to do in the community. Some days, he paints for neighbors, repairs roofs, carries water, or fixes motors. Other days, he sells produce at a regional market and chauffeurs people on his motorcycle. He never knows how much money he is going to have to support his children until he returns home every night.*

Scenario 2: *A caregiver with six children under her care makes money to support the family by growing and selling produce from her garden. However, it is very hard for her to afford what her household members need during the rainy season, when she doesn't have any produce to sell.*

Scenario 3: *A caregiver makes money by selling secondhand clothes at nearby markets. Her money comes in when she goes to these nearby markets every Wednesday and Thursday. It is Saturday, and her children are asking her to buy new schoolbooks for school starting on Monday.*



WALK around and see if any groups need help in their discussions. When everyone is done discussing, **ASK** each team to answer the following question.



ASK

- *What advice would you give the caregiver about how to make sure the household has enough money to keep going?*



SUMMARIZE the conversation, highlighting the strategies that caregivers to take to make sure their household has enough money to function.

THANK everyone for sharing.

AWAY – Your Household Members' Contributions (5 minutes)



ASK

- *How many of you feel confident that you can manage your household income for a longer period of time if you use these strategies?*
- *Whom else in your household might you draw on for support as you find ways to stabilize and then increase the amount of money the household has?*



SAY *As we know, everyone in the household is working together so that the entire household can be successful. We learned during an earlier session that every person has a role to play in helping the household be successful. You can draw on the support of other household members to help you manage the money the family has, to make sure your household can keep functioning into the future.*

Don't forget, you are not alone in managing the household. Each person has a role to play in making the household function!



ASK

- *Does anyone have any questions about today's session?*



SAY *As your advisor, I would encourage you to think about how to stabilize and then try to increase the amount of money your household has.*

Let me know if you want to talk more about how to do this. I would encourage you to also speak about income cycle management strategies with a Para-social Worker, who may come to your household before our next session.



THANK everyone for his or her participation.

2.6 Borrowing Money in the Community

Activity Box	
Key Messages	Managing how you borrow money is important to keeping your household in order.
	<ul style="list-style-type: none"> • Attitude – You can borrow money from different sources, but there are pros and cons to each source • Skills – Identifying and mixing different options from which to borrow money • Knowledge – Options available for borrowing money
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 7, 12, 17, 19, 20, 21, and 22

ANCHOR – Local Money-Lending Options (10 minutes)



SAY *It's great to see you again! During our last session, we talked about the value of stabilizing and then increasing the amount of money that your household has. Today, we are going to move on to talk about those times when you need to borrow money, for whatever reason.*



ASK

- *But first, did you talk to a Para-social Worker about this?*



INVITE one or two people to share.

 **SAY** *We are going to start our session today with a brief story about my friend Apio.*

 **SHOW** Image Card 17



 **SAY**

Apio lives in a community just like ours. She has a little restaurant on the road where she sells plates of food to make money for her family. Apio lives with her three children, and she also is raising her sister's two children that live at her home. Apio has been saving some money from her business activities in her VSLA group. Because of her savings, she has been able to pay for her children's needs.

However, her oldest daughter will be starting secondary school very soon, and there are many expenses that Apio needs to pay for, such as books, a uniform, and tuition fees. Unfortunately, even the money that Apio has saved in her VSLA is not enough to cover these expenses.

 **ASK**

- *What problem is Apio facing?*
- *What could Apio do to get money to pay her daughter's school fees?*

 **SAY** *It sounds like Apio could take a loan to get the money she needs for her daughter's school fees. I would like you to turn to the person sitting next to you and spend three minutes thinking of all of the different places from which Apio could borrow money in or around her community to pay for these expenses.*



ALLOW participants to discuss in small groups for three minutes. Then, **INVITE** participants to share back their ideas with the large group.



ASK

- *Do you think Apio should get a loan from one of these places? Why or why not?*

ADD – Balancing Savings and Borrowing (10 minutes)



SAY *There might be times when we need money to pay for a household need, to cover an emergency cost, or to invest in something for our business. In these situations, having personal savings is especially important. We can use savings to help build up reserves for times of need or to make a wise investment for the future. Borrowing can be used to help us fill in a gap.*

As you all just identified, there are many different places that we can go to borrow money. Let me share four places to borrow money with you:



SHOW each Image Card when reading these explanations.



SAY *You can borrow money from:*

- A VSLA group Image Card 12
- A family or household member Image Card 19
- A bank Image Card 20
- A money lender Image Card 21



SAY *Each place has aspects that are both good and bad. Depending on our specific need, one place may be more appropriate than another as a borrowing source.*

Often it is difficult to get all of the money that we need from one place. It is wise to think about how to get money from multiple sources to meet our needs. The right mix of money sources depends on how much you can save and how much you can borrow.

**ASK**

- *Is borrowing money always a good thing to do? Why or why not?*
- *Why might borrowing money be risky sometimes?*



SAY *Each time you borrow money, you are taking the money you need now, but you will have to pay back this money later. In the future, you will also need to give to your lender the extra money they charge you for the loan. We call this interest. Because we can never predict the future, we can never be sure when we take a loan if we will be able to pay back this money in the future. So borrowing money is always risky.*

**ASK**

- *Why might borrowing money be a good thing?*



SAY *Borrowing money can be a good idea if you are making an investment in your business or your household, such as education, because we expect these things to earn us more money in the future.*

**ASK**

- *How can you decide whether to borrow money?*



SAY *When you are thinking of borrowing money, it is important to consider the risks involved with taking a loan and the good and bad aspects of the different places you can borrow money from.*

APPLY – Practice Balancing Saving and Borrowing (15 minutes)

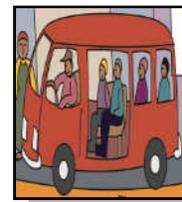


SAY *Let's work together to explore different places from which we could borrow money. I am going to read a situation aloud and ask you a few questions about it. Remember, if we are not able to get money from only one place, we can look at two or more places.*

Scenario 1: *A woman has the idea of starting a vegetable garden plot at home so that she can feed fresh vegetables to her family. She is excited to plant nutritious vegetables like tomatoes, peppers, and Irish potatoes! She has some personal savings but needs more money.*



SHOW Image Card 22



ASK

- *Where should the woman go to get money to start a vegetable garden?*
- *Would it be a good or bad idea for the woman to go to a moneylender for the loan? Why?*



SHOW Image Card 7



SAY

Yesterday, another woman's son was badly injured. Now she has to figure out how to pay the doctor's bill. Unfortunately, she doesn't have any personal savings, so she has to go somewhere else to get the money.

**ASK**

- *Where could the woman get money to pay the doctor?*
- *Could she get money from more than one place? Where else could she go?*
- *Would it be a wise choice for her to go to a bank? Why or why not?*

AWAY – Savings and Borrowing in Your Life (10 minutes)



SAY *There are many different ways to get the money you need to manage a household or a business. One option that may be a wise solution for one situation might not be wise for another situation. No one mix is right, and it often takes time to raise the money that is needed.*

**ASK**

- *Can anyone give an example of a time when you or someone you know has had to borrow money to pay for something? How did you or your friend decide where to borrow that money from?*
- *Are there places to be careful of borrowing money from? Why?*



SAY *Let me know if you want to talk more about how we can borrow money wisely. I would encourage you to also speak about borrowing money with a Para-social Worker, who may come to your household before our next session.*



THANK everyone for their participation.

2.7 Managing Financial Emergencies

Activity Box	
Key Messages	There are some strategies you can use to reduce the impact of financial emergencies on your life in the long term.
	<ul style="list-style-type: none"> • Attitude – Participants are comfortable talking about financial emergencies with others • Skills – How to deal with a financial emergency • Knowledge – Strategies on how to deal with financial emergencies
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 4, 10, 23, 24, 25, and 26

ANCHOR – Your Financial Emergencies (15 minutes)



SAY *Welcome to another session! It's great to see you all gathered here. Last week, we talked about why and how to borrow money wisely.*



ASK

- *Did you talk to family members or the Para-social Worker about this?*



SAY *Today we are going to talk about what you can do when you find yourself in a difficult financial situation. Let's first think to ourselves about a time when we struggled to have enough money to deal with an unexpected situation. Spend two or three minutes thinking about this individually.*



ASK

- *Does anyone want to share about a time when they were in a difficult financial situation?*
- *What did you do in this situation?*

- *How did this situation make you feel?*



THANK participants for sharing their experiences with others.

Trainer's Note:

It's okay if no one wants to share; some participants may not be comfortable talking about their past financial emergencies. If no one has an experience to share, move on to the Add.

ADD – Dealing with Financial Emergencies (15 minutes)



SAY *As we just talked about, we may find ourselves in a hard financial situations. These situations can be very difficult to manage and may make us feel very bad.*

Even though we work hard to save money and meet the needs of our family members, sometimes, big and unexpected things happen that affect how we manage our money. We call these financial emergencies.



ASK

- *What might be considered a financial emergency?*



SAY *Some examples of financial emergencies are: a lost job, a sudden medical emergency, or a disruption in the family (death, separation). If you find yourself in a financial emergency, there are some strategies you can use to reduce the impact of this emergency on your life in the long term.*



SHOW each Image Card when reading the explanations below.



SAY

- **Use your available resources** (savings and borrowing). When you have a financial emergency, you will need to find money by using your savings and potentially, borrowing money too. Image

Card 4



- **Make a financial plan to control spending.** It's very important to spend money wisely following a financial emergency because money can get very tight. Decide how you are going to spend less money, whether it's to stop spending money on wants or be very careful about all ways your money goes out. Image

Card 23



- **Seek guidance from others.** Sometimes, when we are in a financial emergency, we do not want to tell anyone about it. But sometimes telling a trusted friend about your emergency can be a good way to get support and advice. Image

Card 24



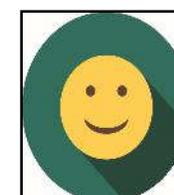
- **Be honest with the members of the household.** A financial emergency often affects the entire household, and household members may become stressed or scared if they don't understand what is happening. It's important to share some information about the emergency with the household so that everyone understands the situation and can give you support. Image

Card 25



- **Stay positive.** During financial emergencies, you may feel like things will never get better. That's a normal feeling and is OK. But do try to maintain a positive attitude because, like all things, this emergency will pass by over time. Image

Card 26



APPLY – Giving Namutebi Some Guidance (20 minutes)



ASK

- Do you remember my friend, Namutebi?





SHOW Image Card 10



SAY Remember, Namutebi is a caregiver with four children; her youngest son is just an infant. She earns some money each week by selling cooked food at a nearby restaurant. She had been keeping 3,000 UGX out of what she earns each week and putting it into her VSLA group. However, after Namutebi's children started school, Namutebi's husband got hurt in an accident. She is in a financial emergency, as she needs to pay health bills for her husband and he can no longer work

She has asked us for advice on what she can do. Let's practice giving Namutebi some advice on how she can deal with her financial emergency. We will work in small groups for this.



DIVIDE participants into four small groups. **INVITE** each group to spend five minutes discussing the advice they would give to Namutebi so she can deal with her financial emergency.

PLACE Image Cards 4, 23, 24, 25, and 26 on the ground in front of participants so they can refer to these cards during their group discussions.



ASK

- *Does a group want to share its advice to Namutebi about how she can deal with her financial emergency?*



INVITE groups to share back with the large group. When each group has presented back, **THANK** all participants for their good advice for Namutebi.

AWAY – How Do You Manage Financial Emergencies? (10 minutes)



SAY *Let's think about the strategies that we can use to manage any financial emergency that may arise in the future. Turn to your neighbor and discuss these questions briefly.*



ASK

- *What strategies might you take during a financial emergency in the future?*
- *How can we support each other when someone is dealing with a financial emergency?*



GIVE pairs five minutes to discuss. Then, **INVITE** two or three people to share back their discussions with the rest of the group.



SAY *If anyone would like to talk more about dealing with financial emergencies, please let me know and we can talk about this topic in more detail together. I would also encourage you all to discuss this with a Para-social Worker, who may visit your household sometime soon.*



THANK everyone for their participation.

Chapter 3.

Planning for the

Household

3.1 Planning for Business and the Household

Activity Box	
Key Messages	Planning is essential for successful business and household management.
	<ul style="list-style-type: none"> • Attitude – It is important to make and maintain plans for your business and your household, despite challenges that may come up • Skills – How to create a plan • Knowledge – Why it is important to plan
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 27, 28, 29, 30, and 31

ANCHOR – Cooking Luwombo! (20 minutes)



SAY *Welcome to another session! It's great to see you all gathered here. Last week, we talked about how we can manage financial emergencies.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about how to manage financial emergencies?*



INVITE one or two people to share an example.



SAY *We are going to move on from talking about specific money management techniques. Starting today, we are going to talk about business and your household. I think that you will enjoy these sessions, as many of you are involved in business and many of you are in charge of your house too!*

Before we start, let's take a short amount of time to talk about what is business, before we move on to today's topic, on planning.

**ASK**

- *What is a business?*
- *What types of businesses can you think of?*



SAY *A business quite simply is when someone sells something to someone else in order to earn money! Businesses can be very large or very small. There are many types of businesses, which can be shops selling items, factories and workshops producing items, and individuals performing services for others, for example. Even agriculture can be a business, because many of us sell products and services related to agriculture.*

Over the course of the coming weeks, I think that many of you will find you are already doing business. Working together during this training, you will have an opportunity to explore how you can grow and expand your business activities. You will also see how you can use business skills in your household as well.

Let's move on to talk about the business and household topic we are focusing on today: planning. To start this conversation, we are going to do an activity.

**ASK**

- *How many of you know how to prepare luwombo?*
- *How many times have you prepared luwombo or something like it?*

Trainer's Note:

If not everyone in the room knows how to make luwombo, try to find a dish that all the participants know how to make.



SAY *It sounds like everyone here knows how to make luwombo. That's great news because I have a friend who wants to learn how to make the dish. She has never made it before and needs your help to walk her through each step of the recipe.*

To help my friend, we are going to do a short activity. Please form a single-file line facing me. I would like the person at the front of the line to tell me the first thing you have to do when making luwombo. After this person gives the first step, they should walk to the end of the line. Then, the next person in the line needs to tell me what someone would have to do next to prepare the dish. We will keep rotating until we finish all the steps to make luwombo. Let's get started.



FACILITATE the game with the participants. Participants may disagree about the particular steps, but minimize any conflict to keep the activity going.



ASK

- *As we just saw, there are many necessary steps to make luwombo. What would happen if my friend didn't know these steps?*



SAY *Thanks for helping my friend out. She now understands how to cook the dish and will make it for her family soon!*

ADD – Making a Plan (15 minutes)



SAY *Sometimes, when you want to try something new, you may not know where to begin, just like my friend who wanted to make luwombo. When you have a goal and you don't know how to get there, starting something new can be very intimidating!*



ASK

- *How did we help my friend learn how to cook luwombo?*



SAY *We helped my friend learn how to cook luwombo by breaking the process down into many steps. By using a step-by-step process, we took something that was very complex and made it much simpler. Breaking down a process into simple steps helps us start something new much more easily.*

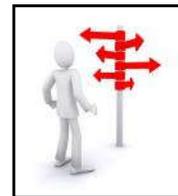
This is called “planning” – coming up with a step-by-step path to get us where we want to go. So let’s think through how we can make a plan.



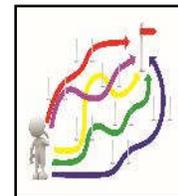
SHOW each Image Card when reading the explanations below.



1. **Know your goal.** *When we make a plan, we first need to understand where we want to go. It is a good idea to be very clear on what your (one) goal is. For example, for my friend, her goal was to make luwombo. For you, your goal might be to send your children to school next term, or start a new business.* Image Card 27



2. **Identify the steps.** *Then, we need to think about all the steps needed to get to where we want to go, to achieve our goal. For example, we helped my friend learn all the steps to making luwombo.* Image Card 28



3. **Start!** *Finally, when we know what all the steps are to get where we want to go, we can start to use our plan, moving through each step.* Image Card 29



ASK

- *Have any of you planned like this before?*

APPLY – Practice Planning (20 minutes)



SAY *Now that we understand how to plan, I want to introduce you to Achan. Achan lives in a village near you and needs your help to plan for a new business.*



SHOW Image Card 30.



SAY *Achan is a new wife. She is pregnant with her first child and needs to buy baby clothes. But when Achan went to the market in her village, she did not like any of the options that were being sold. Achan spoke with other mothers in her village, and they agreed that the baby clothes available nearby are not satisfactory.*

Achan sees an opportunity to begin trading baby clothes at the market in her village.



SHOW Image Card 31.



SAY *Achan has seen several other women in her village start businesses. Some were successful, and others were not. She knows that she can start her business tomorrow, but she has heard that it is wise to make a plan before she begins.*

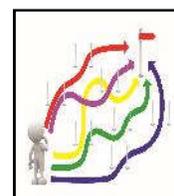
Achan has decided she wants to start a business selling baby clothes at the market. She knows that she should plan to start her business but is not sure what she should do first.

**ASK**

- *What is Achan's goal? (to start trading baby clothes at the market)*

**SHOW** Image Card 27.

SAY *Now that Achan has decided that she wants to start trading baby clothes at the market in her village, what steps does Achan need to take to start her business?*

**SHOW** Image Card 28.

INVITE participants to discuss the steps Achan needs to take to start her business.

Briefly **SUMMARIZE** the plan that the participants developed for Achan.



SAY *Based on our advice, Achan can now start taking the steps she planned to start her business selling baby clothes.*

**SHOW** Image Card 29.**ASK**

- *Why was it important for Achan to plan before starting her business?*



SAY *Remember, planning is a good way to help you make a complex process much simpler. Planning also helps you get where you want to go.*

AWAY – Planning in Your Own Life (5 minutes)

**ASK**

- *Can anyone share an example when it might have been helpful for you to plan in this way?*



SAY *Some of you may be interested in discussing planning after our session today. If so, come talk to me and we can discuss it some more. I would also encourage you all to discuss planning with a Para-social Worker, who may visit your household sometime in the next two weeks.*

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know anything more about!



THANK the participants for their active participation.

3.2 Adjusting Your Plan

Activity Box	
Key Messages	There are many ways to adjust a plan to overcome challenges.
	<ul style="list-style-type: none"> • Attitude – It is important to maintain a plan, despite challenges • Skills – How to adjust a plan to overcome challenges • Knowledge – What types of challenges may require you to adjust a plan
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 1, 16, 30, 31, 32, 33, 34, and 35

ANCHOR – Challenges in our Communities (25 minutes)



SAY *Welcome back to another session! It's great to see you all gathered here. Last week, we talked a lot about how planning can help us succeed in managing our businesses and our households.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about planning?*



SAY *Now that we understand the importance of planning, let us explore a key aspect of planning – how we can change our plan to overcome unexpected challenges we may face, all while keeping our end goal in sight.*



ASK

- *Has anyone here ever had any challenges get in the way of the success of their business or known someone who has? Please raise your hands.*



SAY *It looks like most of us have had experience dealing with challenges that get in the way of our plans. Let's discuss some specific examples.*

I'm going to show you common challenges that may arise in your business. These cards may not show every challenge you face in this village but are examples of common types of business challenges.



SHOW each Image Card when reading the explanations below.



SAY

- *This card is representative of **Theft**, or someone stealing something from you or your business.* Image Card 32



- *This card means **Corruption**, or when an authority figure does something dishonest such as steal from you or ask for a bribe.* Image Card 33



- *This card represents **Household Obligations**. Sometimes it is hard to make time for your business when you have to take care of your children or have other household obligations.* Image Card 1

- *This card represents how **Weather** influences your business, such as how too much or too little rain can affect a garden or a restaurant.* Image Card 16



- *This card represents when someone, such as your husband or your daughter, tells you to **Stop** doing business.* Image Card 34



ASK

- *Does anyone want to share an example of a time when you or someone you know has had one or more of these challenges affect a business in*

your village?



INVITE 1-2 people to share their examples.

ADD – Adjusting a Plan to Stay with a Goal (5 minutes)

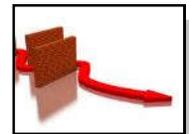


SAY *We know that things are going to happen in life that impact our plans. Sometimes rain comes early, sometimes it comes late. Family needs come up and demand our time and resources. We know that these challenges will happen but we do not know when or how. Even so, this does not mean we should not plan.*

*When we face a challenge, we should not give up on our plan. Instead, we should look for ways to **Adjust our Plan** while still getting to where we want to end up.*



SHOW [Image Card 35](#)



SAY *Adjusting a plan quite simply means to find other steps that will still get you to your end goal.*

APPLY – Practice Adjusting a Plan (25 minutes)



SAY *Together let's practice adjusting our plan to manage unexpected challenges, since this is a skill that we will all need to develop to be successful in business and at our homes.*



DIVIDE participants into five groups.



SAY *Earlier we worked very hard to help Achan create a plan for starting to sell baby clothes in her village.*



SHOW [Image Cards 30 and 31](#).





SAY *Imagine that time has passed. Achan has had her baby and started selling baby clothes at the market. She has been working hard to balance both her business and her family responsibilities. Her business has gone well for the first few months. Unfortunately, this week was very hard for Achan and she needs your help again!*

Trainer's Note:

You can use humor to make the story about Achan's challenges funny rather than depressing, so as not to discourage participants too much.

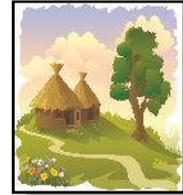


SAY *Let me tell you all that has happened to Achan this week:*



SHOW Image Cards when you read each situation.

- *Achan and her husband want to spend some of the money that she is earning selling baby clothes on a family party. But Achan is worried that if they do this, there won't be enough money left to buy the next set of baby clothes to sell.* Image Card 1
- *The rainy season also began last week, and Achan had to close her stall in the market early so that the clothes were not ruined.* Image Card 16
- *As she was leaving to go back home, someone came up to Achan and stole some of her money.* Image Card 32
- *When Achan asked the police for help, they said that they could only help if she paid them extra money.* Image Card 33
- *When Achan got home and told her husband of all of the challenges that she had faced managing her business this week, he demanded that she stop selling baby clothes because it was too difficult.* Image Card 34



Each team will receive one Image Card. In your small groups, I want you to come up with a new plan that will help Achan overcome the specific challenge that she is facing on your Image Card. Remember, we are helping her adjust her plan. This means that Achan should still be able to sell baby clothes in her village.

You will have five minutes to talk in your small groups.



GIVE each team one of Image Cards 1, 16, 32, 33, and 34.



SAY *In your small groups, discuss how Achan could adjust her plan to overcome the challenge that is on your card so that she can keep her small business selling*

baby clothes at the market. Remember to think about the different choices that Achan can make along the way.



ALLOW the groups to take five minutes for discussion.

INVITE each group to share its Image Card and adjusted plan back to the rest of the group.



SAY *Now that you have all discussed how Achan could overcome one challenge, please share your discussion back with the entire group.*



CONGRATULATE and **THANK** everyone for her participation.

AWAY – Adjusting a Plan in Your Own Life (5 minutes)



ASK

- *Can anyone share an example of a time in your own life or business when you have had to adjust a plan to overcome an unexpected challenge? What did you do?*



SAY *I am going to leave you with two homework assignments. First, when you go home today, I want you to tell someone else in your household (perhaps your husband, son, or daughter) why it is important to make a plan that will get you from where you are now to where you want to end up. Also, think about how you could adjust your own plan if you faced a challenge.*

Next time we meet, I will ask you to share an example of when you had to adjust a plan, so please come prepared to share.

I would also encourage you to discuss saving money with a Para-social Worker, who may visit your household sometime in the next two weeks.

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Do not

hesitate to ask us any questions or let us know if there is anything you want to know anything more about!



THANK everyone for their participation.

3.3 Communicating Your Plan

Activity Box	
Key Messages	By communicating the household's plan with others, you can give household members the information they need to support the plan and to be aware of what's going on that affects them.
	<ul style="list-style-type: none"> • Attitude – Clear communication is important • Skills – How to communicate your plan with the household • Knowledge – Why it's important to communicate your plan with the household
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 29

ANCHOR – Telephone (10 minutes)



WELCOME everyone to the session.



SAY *During our last meeting, we talked about how to plan for your household.*



ASK

- *Does anyone want to share an example of how you practiced this since our last session?*



SAY *Today, we are going to talk about an important element of planning for your household. Before we begin, let's do a quick activity.*



INVITE participants to make a circle.



SAY *Imagine that we are going shopping in the market. The first person is going to whisper to the person to the left of them one sentence about what they have*

seen in the market. The next person will whisper the same sentence to the person sitting to their left. Then, this person will whisper the sentence to the person to their left. We will continue around the circle until we reach the original person again.



ASK

- *Does anyone have any questions before we begin?*



INVITE participants to begin activity.



ASK the last person

- *What was the sentence that you heard?*



Then, **ASK** the first person

- *What was the sentence that you said at the beginning of the activity?*

Trainer's Note:

The sentence is expected to have changed as it traveled around the circle.



ASK

- *Why did the sentence change over time?*
- *What could we have done to help everyone hear the sentence accurately?*



SAY *Yes, if we would have shared the sentence at the beginning of the activity with everyone in the group, the chances of people hearing something different would have decreased.*

ADD – Communicating Your Plan (10 minutes)



SAY *As we saw in our activity, when we do not share information openly, other people might hear something different from the truth. In a fun game like what we just played, this does not have important consequences. But in life, not sharing important information clearly can cause major problems. Clear communication is very important, especially when we manage our household.*



ASK

- *What information should you tell people in your household?*



SAY *There are different types of information that we should tell our family about. One important piece of information that you should share is the household plan. By sharing this, they can be aware of what's going on that might affect them.*

Many times, our household members do not need to know every step that you intend to take in the plan. But is it important that they know where the household is going.



SHOW Image Card 29.



ASK

- *How might you tell your family about the household plan*



SAY *There are different ways that you can talk about the household plan with family members. You may want to meet with them once every week to talk about your plan for the household. Or you might want to talk to family members individually. The best method of communication depends on you and your individual household situation. The most important thing is to share enough*

information with family members so they know what is going on and can support you!

APPLY – Practicing Talking about a Household Plan (30 minutes)



SAY *We discussed that talking about the household plan with other members of the household is important. Let's practice this in three groups. I will give each group a scenario.*

Your group should plan a short role-play to show the way that the caregivers can share the household plan with others in the household.



SEPARATE participants into three groups. **READ** one of the following scenarios to each group.



SAY

Scenario 1: *A caregiver with five children has made a household plan so she can send her children to school next term. Her plan includes starting a small restaurant at the house and asking her children to do some work at a neighbor's garden, all to generate enough income to afford school fees. How should she communicate this plan with household members?*

Scenario 2: *A caregiver with three small children has made a household plan to save money to build a new house. He has planned to expand his farm to raise goats and sheep in order to make more money. The caregiver is also planning to spend time on the weekends making bricks. How should he communicate this plan with household members?*

Scenario 3: *A caregiver with five children has made a household plan to start working on the local health team. She wants to do so to learn more about health, to help her community, and to make a small amount of money to buy her children new clothes. The caregiver plans to spend more time outside of the*

home for the job, and she plans to ask her children to do more of the household chores. How should she communicate this plan with household members?



GIVE participants five to seven minutes to plan their role-play. Then, **INVITE** each group to come forward and present their role-play.



ASK after each role-play:

- *How did the caregiver tell household members about the household plan during this role-play?*



EMPHASIZE the value of talking about the household plan with others. Then, **THANK** participants for their creativity in the role-plays.

AWAY – How to Communicate Your Household Plan (10 minutes)



SAY *As we learned in this session, it is a good idea to tell others you trust about your plan, especially with people in your household. So let's practice sharing our plans with others.*

Think about your current business or household plan. Find a partner and tell them about your plan. Save time to hear your partner's plan too!



GIVE pairs five minutes to discuss. Then, **INVITE** several participants to recap their conversations.



SAY *I would like to encourage you all, as your advisor, to practice communicating with your household members. After all, it is important that everyone know the right information, so that they can support you in accomplishing your plan!*

We would like to learn more during our next session about the experiences you have communicating your plan, so please come prepared to share.

If there is anyone who would like to discuss this in more detail, please let me know and ask your Para-social Worker about this next s/he comes to your household.



THANK the participants for their active participation.

Chapter 4.

Making Wise

Investments

4.1 Guessing Versus Knowing

Activity Box	
Key Messages	Making business decisions and investments based on information is better than guessing.
	<ul style="list-style-type: none"> • Attitude – It is important to gather information before making a decision • Skills – How to make observations and ask questions to gather information • Knowledge – You should make observations and ask questions prior to making a decision
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image cards 36, 37, 38, and 39 ▪ Spanner Pen

ANCHOR – What Is This Object? (10 minutes)



WELCOME everyone to the session.



SAY *During our last meeting, I asked you to practice discussing your plan with your household. Does anyone want to share an example of how they practiced this?*

Today, we are going to start talking about how to make a wise investment in business. I would like to start our conversation by showing you an object. I am going to pass this object around so that everyone can look at and feel it.



SHOW everyone the spanner pen. **ALLOW** participants to touch it.



ASK

- *What do you know about this object?*
- *How might this object be used?*

- *How do you know what it is?*



SAY *Well done! As you may have already figured out, this object looks like a spanner but functions like a pen.*



ASK

- *Could you use this spanner to turn a bolt? Why or why not?*
- *What could you use this spanner to do?*

ADD – Making Observations and Asking Questions (10 minutes)



SAY *Sometimes we are able to identify things based on our experience. But sometimes we can be wrong. In our activity, many of us assumed the object would work like a spanner because it looked like a spanner. We did not think that it would function like a pen.*

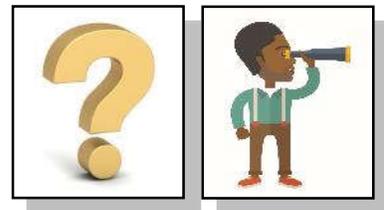


ASK

- *What observations did you make about the object that helped you be sure of what it was?*
- *What questions could you have asked that would have helped you identify the object as a pen?*



SHOW Image Cards 36 and 37.



SAY *We need to ask questions and observe to get the whole picture and find out if what we think about something is true.*

*This is true in life and in business. Before making any sort of investment, it is wise to ask questions and make observations. This will help you move from **guessing** if*

*something is a wise investment to **making an informed decision about whether an investment is wise.***

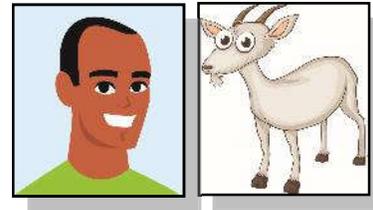
APPLY – Recognizing Wise Investments (25 minutes)



SAY *I want you to meet Bate, who lives in a village nearby.*



SHOW Image Card 38 and 39.



SAY *Bate's neighbor says that he has a great business deal for him. The neighbor has some goats for sale and is ready to give Bate a good deal on them since he urgently needs money.*



ASK

- *Should Bate invest the money that he has saved to buy the neighbor's goats? Why or why not?*

Trainer's Note:

Let the participants debate this question for a few minutes. Do not comment that anyone's opinion is right or wrong. During the next section, participants will have a chance to make a decision together.



SAY *Now let us think about what we just learned and see if we can help Bate make a wise decision.*



SHOW Image Card 36 and 37 when asking the questions below.

**ASK**

- *What are some of the things that Bate might want to observe before deciding whether to invest his money in buying his neighbor's goats?*
- *What are some questions that he might want to ask?*
- *Now that we have made some more observations and asked some new questions, do you still think that Bate should invest his savings to buy some or all of his neighbor's goats? Why or why not?*

Trainer's Note:

This time, you may want to note that it would be wise for Bate to first make these observations and ask questions about the goats before investing his savings in the goats.

AWAY – Guessing Versus Knowing in Your Own Life (15 minutes)

SAY *Making observations and asking questions helps you to know if an investment is wise, instead of just guessing if it is wise.*

Let's think about how we can use this same process in investments we'd like to make in our lives. To do so, we will separate into pairs; group with a partner now.

In your small groups, please discuss the following question, using the approach we discussed earlier.

**ASK**

- *Is education for **all** of your children a wise investment? Why or why not?*



GIVE participants five minutes to discuss the question. Then, **INVITE** a few responses.



SAY *Thanks for sharing your ideas. We know that education for our children is a wise investment because:*

- *We've observed that children who are educated find better jobs, make more money, and generally have more success in their lives.*
- *We've asked questions of others about the value of education, and we've learned that education provides many opportunities for young people to be successful in life.*

Our session is finished for the day, but let me know if you would like to talk further about making wise investments. We can find another time to discuss later on. I would also encourage you all to discuss collecting information about investments with a Para-social Worker, who may visit your household sometime soon.

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know anything more about!



ASK

- *Are there any questions about today's session?*



THANK the participants for their active participation.

4.2 Knowing Your Costs and Potential Gains

Activity Box	
Key Messages	It is important to make wise business investments.
	<ul style="list-style-type: none"> • Attitude – Taking the time to ask key questions can help ensure that you make a wise business investment • Skills – Practicing asking four key questions to assess whether or not a business investment is wise • Knowledge – What to look for when making a wise business investment
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 4, 8, 22, 38, 39, and 40 ▪ Buttons ▪ 3 copies of the Investment Worksheet

ANCHOR – Guessing Versus Knowing Review (15 minutes)

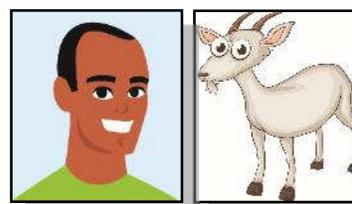
 **SAY** We learned last time that making observations and asking questions, instead of just guessing, can help us determine if something is a wise investment.

 **ASK**

- Did anyone speak to members of their household or a Para-social Worker after our last session about observing and asking questions to make wise investments?

 **SAY** Let's continue to talk about Bate's business opportunity. Once again, we'll be using buttons to think about money.

 **SHOW** Image Cards 38 and 39.





SAY *Bate knows that he can sell a goat for five buttons but that it costs two buttons to buy each goat. It costs four buttons to transport the goats and he also has to feed them. Medicine costs five buttons. He has enough money to buy five goats.*



ASK

- *Is this a wise investment?*
- *How do you know it is a wise investment?*



INVITE people to share their opinions.



SAY *Sometimes when you have a lot of information, you might think something is a wise investment. But often it is hard to know if an opportunity is wise, even if you remember to make observations and ask questions.*



ASK

- *What are some things Bate would want to know more about before he decides whether to invest his money into buying the goats?*

ADD - Asking Four Questions Before Investing Money (15 minutes)



SAY *Most of the time when we hear about an opportunity to invest our money, the person who is telling us about it wants us to say yes – mostly because they already know that they will benefit from the deal. But before we make a decision, we need to make sure it's a good deal for us too!*

In business, a good deal means that we do not lose any money in the investment. Even better, a good deal is when we can make more money!

To know whether a business investment is a good idea or not, we should always ask four questions: to know how much our investment will cost and how much we will gain from the investment.

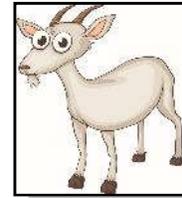


SHOW each card when reading these explanations.



SAY

1. How much is the object being sold for? This is called the **Direct Cost**. This is often the easiest cost to see. In our previous example, the direct cost would be the price of the goat that Bate pays. [Image Card 8](#)
2. What are the other costs associated with buying the object? These extra expenses are called the **Indirect Costs**. For example, when Bate buys the goat, he will also have to pay for transportation to get the goat home and for food and storage for the goat. Often these costs are harder to see and calculate than the direct costs. [Image Card 22](#)
3. What are the risks that we might run into by surprise? These are called **Hidden Costs**. For example, someone could steal Bate's goats or the goats could get sick, requiring him to purchase medication. [Image Card 40](#)
4. Why do we want to buy this object, and what benefits may we get from it? These are the **Potential Gains**. These gains could include the profit from resale of the products or the value you receive from using the product. For example, Bate may gain a profit by reselling the goat or gain value by feeding the goat or the goat's milk to his family. [Image Card 4](#)



After answering the four questions, you can determine if a business investment is a good deal or not. A good investment is one where the Potential Gains are bigger than all the Costs (Direct, Indirect, and Hidden).

APPLY – Is This a Wise Investment? (20 minutes)



SAY Now we are going to practice deciding whether a business investment is wise or not using the four questions that we just learned. Together, we are going to help Bate say 'yes' or 'no' to a second business opportunity.

During this activity, we are going to work in groups. Each group will receive a worksheet to help make its calculations. During this activity, we will once again use buttons to represent money in another village.



DIVIDE participants into five even groups. **GIVE** each group one Investment worksheet and 50 buttons.



SAY You are going to listen to some information about a potential investment. At the end, each group will need to tell me if it is a wise investment or not. You will need to calculate the Direct Costs, Indirect Costs, Hidden Costs, and Potential Gains. You can place the buttons for each type of cost or gain on the worksheet to help with your calculations.



ASK

- Does anyone have any questions before we begin?



SAY

- Bate is offered a chance to buy 10 kilos of corn at a cost of one button per kilo. These are his Direct Costs, or the amount that the product is being sold to him for.
- Bate knows that if he stores the corn properly, he will be able to sell it for two buttons per kilo.
- He also has to pay five buttons to transport the corn.

**ASK**

- *Is this a wise investment for Bate to make? Why or why not?*



GIVE each group time to complete the challenge using the worksheet and buttons.

REPEAT the story as necessary.



SAY *Sometimes making these types of calculations is difficult, but thank you for your efforts! Let's see if your teams were able to get the right answer.*

Correct Response:

- The Direct Cost for the corn was 10 buttons.
- The Indirect Costs for transport was 5 buttons.
- The Potential Gain for the resale of the corn was 20 buttons.
- Is this a wise investment? Yes, as $20-10-5=+5$ buttons.



SAY *Bate knows that there is always the risk that termites will come and eat his stored grain. This would cost him an additional six buttons.*

**ASK**

- *What type of cost is this? (Hidden Cost)*
- *Is this still a wise investment? Why or why not?*

Correct Response:

- The Direct Cost for the corn was 10 buttons.
- The Indirect Costs for transport was 5 buttons.
- The Hidden Costs for termites was 6 buttons.

- The Potential Gain for the resale of the corn was 20 buttons.
- Is this a wise investment? No, as $20-10-5-6=-1$ button.

AWAY – Making Your Own Wise Investments (10 minutes)



SAY *Business investments can be a good deal or bad deal. To find out, you need to know the costs of the investment and the potential gains of the investment. If the potential gains are higher than the costs, the investment opportunity is usually a good deal.*



ASK

- *Can anyone share an example of a time when they or someone they know thought a business investment was wise, but once they learned about all the costs, they realized that it was not so wise after all?*



SAY *As usual, if anyone would like to talk more about making wise investments in your business or in life, please let me know and we can talk about this more. I would also encourage you to talk about this with a Para-social Worker, who may visit your household sometime soon.*

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know anything more about!



THANK everyone for their participation.

4.3 Investing in the Children

Activity Box	
Key Messages	Education for your children is always a wise investment to make, no matter the cost!
	<ul style="list-style-type: none"> • Attitude – Investing in education is a good idea • Skills – How to invest in your children's education • Knowledge – The reasons to invest in your children's education
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 4, 19, 41, and 42

ANCHOR – What Investments Might You Make? (20 minutes)

 **SAY** *Welcome back to another session! It's great to see you all gathered here. Last week, we talked a lot about how knowing the costs and potential gains of a business investment can help you decide if it's a good deal or not.*

 **ASK**

- *Did anyone speak to a family member or a Para-social Worker after our last session about making business investments?*

 **SAY** *Now that we understand the importance of making wise business investments, let's think about the investments we might want to make in our homes. To do this, we will split into three small groups.*

 **SEPARATE** participants into three small groups.

 **SAY** *In your small groups, please take five minutes to discuss the investment opportunities that you might have in your household.*



GIVE groups five minutes to discuss. Then, **INVITE** groups to share back their ideas to everyone else.



SAY *As we just heard, we have many investment opportunities in our household. For these investments, it is important to make sure we think before saying yes, to make sure that they are good investments!*

ADD – Investing in Education (15 minutes)



SAY *One investment opportunity that many of you have, or will have, is the choice of whether to invest in your children's education.*



ASK

- *What are the costs associated with educating your children?*
- *What are the potential gains associated with educating your children?*



SAY *The costs of education can be high. But because of the potential gains, education for your children is always a wise investment to make, no matter the cost! Let me share with you the potential gains of an investment in your children's education, and why it's a good investment opportunity.*



SHOW each Image Card when reading the explanations below.



SAY

- *Children who are educated are usually **healthy**.* Image Card 41
- *Children who are educated usually **get good jobs and make money**.* Image Card 4
- *Children who are educated usually contribute money to the*



household in the future. 

- Children who are educated usually **make good life decisions**.





ASK

- Are there any other reasons you might want to invest in your children's education?

APPLY – Helping Bate Invest in his Children (10 minutes)



SAY Now that we have heard about why education is a good idea, let's see how we can give advice to a friend on why he should invest in education.

Do you remember my friend, Bate? He's trying to decide whether to invest in school for his children.

I need one volunteer to be Bate.

Trainer's Note:

If there are no men in the group, Bate can be switched with Achan .



SELECT a volunteer and **GIVE** him or her  to hold.



SAY The rest of our group will form two equal lines. Each line should face Bate.

*Group members in the first line will take turns giving reasons why Bate **should** invest in education for his children.*

*Group members in the second line will take turns giving reasons why Bate **should not** invest in education for his children.*

We will alternate between each line.



START the activity and keep it moving quickly. **ENCOURAGE** participants to give different examples. After two or three rounds, **STOP** the activity.



ASK “Bate”:

- *Are you going to invest in your children’s education? Why or why not?*

AWAY – Our Plan for Investing in Education (15 minutes)



SAY *Let’s think about how we can make investments in our children’s education. Turn to your neighbor and briefly discuss these questions.*



ASK

- *How will you plan to invest in your children’s education?*
- *How can we support each other to invest in education?*



GIVE pairs five minutes to discuss. Then, **INVITE** two or three people to share back their discussions with the rest of the group.



SAY *If anyone would like to talk more about investing in education, please let me know and we can talk about this topic in more detail together. I would also encourage you all to discuss this with a Para-social Worker, who may visit your household sometime soon.*



THANK everyone for their participation.

Chapter 5.

Decision Making

in the

Household

5.1 Finding All Options

Activity Box	
Key Message	All options should be considered before making a decision.
	<ul style="list-style-type: none"> • Attitude – Identifying different options is a worthwhile step in decision-making • Skills – How to find different options for the same decision • Knowledge – There are many possible options for each decision
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 10, 17, 38, and 43

ANCHOR – Managing Multiple Priorities (15 minutes)



SAY *Welcome back to our session today! It's great to see you all gathered here. Last week, we talked more about making wise investments and the reasons to spend on education.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about making wise investments?*

Trainer's Note:

The following activity, along with the tasks in the activity, may need to be adapted if there are any caregivers in the group who have limited mobility.



SAY *Today we are going to talk about how we make decisions, especially when we have to manage many different situations at the same time!*

But first, let's do a short challenge. I am going to give you instructions to follow. Each time I add a new instruction, you have to do that activity, in addition to what you were already doing.

- *Stand up.*
- *Clap your hands.*
- *Stomp your feet.*
- *Nod your head.*
- *Spin in a circle.*
- *Sing a song.*
- *Run back and forth around the room.*

Well done! Everyone can take a seat now.



ASK the participants

- *What was that experience like?*
- *Was each task on its own easy or hard?*
- *What happened when you added in a second, third, fourth, or fifth activity?*



SAY *Doing one activity is often easy. However, adding a second is harder and a third even harder. By the end, it was almost impossible to do everything that I asked you to do!*



ASK the participants

- *Do any of you ever have to do more than one thing at a time in your own lives?
Raise your hand.*
- *What do you do when you have to do more tasks than you are able to complete?*

 **SAY** *This activity helped us see the challenge of doing many different things at the same time. It can be a constant struggle to meet all of the demands of a business, a family, and a household. You all face this challenge every day and have already shared many hints about how to manage this successfully!*

ADD – Considering All Options (10 minutes)

 **SAY** *When we are in charge of many different things, this means we have multiple priorities, or many things that are important to us. When we are faced with multiple priorities, we usually have to make a choice about what to do when. In fact, making choices is a very normal part of life. All of us need to make choices at home and in business.*

But because we are always busy and faced with many choices, it can be very difficult to make the best decision. Often we want to go with the first option that we think of, even if it is not the best one.



ASK

- *Can someone share a time when you made a bad decision because you chose the first option you thought of?*

 **SAY** *As we heard, the first option we think of is not always the best option.*

So before making a decision, it is important to remember to come up with as many different, reasonable options as you can before making your choice. This is especially true in business, when you may need to make choices that can affect how well your business works.



SHOW Image Card 43.



APPLY – Coming up with Many Options (25 minutes)



SAY *Let's revisit some of our friends from earlier sessions and see if we can come up with options for them when they face certain important decisions in their new businesses.*

Working in three teams, come up with at least five options for the person and situation. Remember, the idea is not to come up with the best option (that comes later). Today we just want to identify and discuss at least five different options.



SPLIT participants into three groups. **READ** each group one of the following scenarios and **SHOW** them the corresponding [Image Card](#).

Scenario 1: *Apio, who sells food in a restaurant, discovers that someone is stealing her vegetables from her garden.* [Image Card 17](#)

Scenario 2: *Namutebi, selling baby clothes, has been told by her husband to stop her business.* [Image Card 10](#)

Scenario 3: *Bate, who has an agribusiness selling corn at a stall next to the road, needs to decide what to do when it rains.* [Image Card 38](#)



GIVE groups ten minutes to complete the activity. Then, **INVITE** groups to share their five options back with the larger group.



SAY *Thanks for your creativity in coming up with different options for our friends!*

One of the next times we meet, we will get in the same groups and decide which option is the best. Don't forget who was in your group and the five options your group came up with.

AWAY – What Are Your Options? (10 minutes)



ASK

- *How many of you feel that you do not have many options available to you in your household? Raise your hands.*
- *Are there any strategies we can use to open up more options in our households?*



SAY *Thanks for sharing some great strategies. Sometimes, we may feel that we don't have too many options at home, but oftentimes, we will find that we have more options than we think. Asking others to help us come up with additional options is a good strategy for us to use when we feel this way.*

In the next week, I encourage you, as your advisor, to practice finding many possible options for a decision that you have to make in your own home or business activities. Please come prepared to share your experience coming up with options at our next session. Identifying options for important decisions is one of the key steps to making the kinds of innovative and creative decisions that can lead to success in business and in life.

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training.



THANK everyone for their participation.

5.2 Making the Right Decision

Activity Box	
Key Message	Before making a decision, you need to choose the best option.
	<ul style="list-style-type: none"> • Attitude – Before making a decision, it is important to think of the pros and cons for each option • Skills – How to identify the pros and cons for each option • Knowledge – What are pros and cons
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ “What Do You See?” Image from “Trainer’s Resources” ▪ Image Cards 10, 17, 38, 44, and 45

ANCHOR – Seeing Options from Two Perspectives (10 minutes)



SAY Welcome back to our session. Did everyone have a good week?

In our last session, we learned the importance of considering as many options as possible when getting ready to make a decision. Did anyone practice coming up with options for a decision you have to make in your own business or in your life? Did anyone talk to a Para-social Worker about this?



INVITE one or two people to share an example.



SAY Today we are going to continue this discussion on decision-making and options. We are going to practice choosing the best option from among all the options you have available.



SHOW participants the “What Do You See?” Image from the “Trainer’s Resource” section of this guide.

**ASK**

- *What do you see in the picture?*
- *Are you sure that it is what it is?*
- *What else can you see?*

ADD – Understanding the Pros and Cons of Options (10 minutes)

SAY *Just like when we looked at the picture of the village/elephant, we want to learn how to look at every option we have in two different ways. We call these two ways of thinking about decisions the 'pros' and the 'cons'.*

**ASK**

- *Is anyone already familiar with 'pros' and 'cons'?*

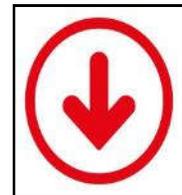


SHOW each Image Card when reading these explanations.



SAY

- A **pro** is an advantage or positive thing about that option. Image Card 44
- A **con** is a disadvantage or negative thing about that option. Image Card 45



No option is all good or all bad – and just like the picture of the elephant and the village, we sometimes need to look closely to see every aspect of something, which may at first seem easy to understand.

When we know the pros and cons of each option, we can compare the different options to see which one is best. This helps us make a good decision!

APPLY – Determining the Pros and Cons (25 minutes)



SAY *In our last session, we came up with five possible options for a business decision a person needed to make. If you will remember, we worked in three groups. We had the following three scenarios:*

Scenario 1: *Apio, who sells food in a restaurant, discovers that someone is stealing her vegetables from her garden.* [Image Card 17](#)

Scenario 2: *Namutebi, selling baby clothes, has been told by her husband to stop her business.* [Image Card 10](#)

Scenario 3: *Bate, who sells corn at a stall next to the road, needs to decide what to do when it rains.* [Image Card 38](#)



SHOW them the corresponding [Image Cards](#).



SAY *Let's see which groups can remember at least three of the options they came up with – or maybe even all five, if they can.*



GIVE teams several minutes to remember the options that they came up with during the previous session.



SAY *Your next challenge is to work in your same group to come up with the pros and cons of each of the options you can remember. After fifteen minutes, each group will present the pros and cons back to the whole group. As a large group, after considering the pros and cons, we will select the best option.*



GIVE small groups time to work together, and then **INVITE** each small group to present its work. Take a vote after each presentation to see which option the entire group thinks is the best.



SAY *Thanks for your participation! It's always easier to make a decision once we consider the pros and cons of all of our options.*

AWAY – Making Good Decisions (15 minutes)



SAY *As we learned in this session, we need to consider the pros and cons of different options before we make a decision. Think about a decision you need to make in your life. Get together with a neighbor and discuss the pros and cons of different options you have for this decision. Make sure you discuss your neighbor's options as well!*



GIVE pairs 5-10 minutes to discuss. Then, **INVITE** several participants to share their conversation back with the large group.



SAY *Making decisions is always a hard thing to do, but we can get better by practicing. From what I've seen from all of you in this room, you are all capable of determining different options, considering pros and cons, and making a final decision, especially when you work together!*

I would like to encourage you all, as your advisor, to practice over the next week taking the time to think about the pros and cons of possible options of a decision you, or someone you know, needs to make. After thinking about the pros and cons of each option, try to decide which is best. By doing this, you will be applying one of the key skills of successful businesspeople – seeing options from every angle before making a decision.

We would like to learn more during our next session about the experiences you have considering the pros and cons of options, so please come prepared to share.

If there is anyone who would like to discuss deciding on the best option, please let me know, and ask your Para-social Worker about this next time s/he comes to your household.

5.3 Making Hard Decisions

Activity Box	
Key Message	Sometimes you may have to make hard decisions, both in business and in life.
	<ul style="list-style-type: none"> • Attitude – Being prepared to make hard decisions is important • Skills – How to make a hard decision • Knowledge – What is a hard decision
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image 45, 46, 47, and 48

ANCHOR – When to Make a Hard Decision (15 minutes)



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to a Para-social Worker about picking the best of several options?*



INVITE one or two people to share an example.



SAY *In past sessions, we have focused how to make decisions for your household. Recently, we've been talking about the steps one should go through to make a decision: first considering many options, then considering the pros and cons of each option to determine the best option, and then finally, making a decision.*

Making decisions using this method is usually simple, but sometimes you will be faced with a hard 'yes or no' decision that makes this method much more difficult. Today, we are going to talk about how to make hard 'yes or no' decisions, especially if the hard decision is about a family member.

To get us started, I want to share a story about a caregiver who, like each of you, has to manage multiple tasks and is faced with a hard decision.



SHOW Image Card 45.

Naziwa lives in a neighboring village. She is married and has seven children. There is only one year between each child, and it is difficult for Naziwa to keep them all healthy and in school. Naziwa digs in a small vegetable garden next to her house and sells the produce in the local community to earn money. Naziwa also sells local beer at her house.

The next school term is almost here. Despite Naziwa's hard work, she does not have enough money to pay for all her children's school fees. She only has enough money for three of her four school-aged children. Naziwa is thinking about taking a loan from a town moneylender, who is not very trustworthy.

She doesn't know what to do.



ASK

- *Should Naziwa borrow money so her children can go to school, or should she only send three of her four children to school?*

Trainer's Note:

Let the participants debate this question for a few minutes. Do not comment that anyone's opinion is right or wrong. During the next section, participants will have a chance to make a decision together.

ADD – How to Make a Hard Decision (10 minutes)



SAY *As we heard in our discussion, it's never easy to make a hard 'yes or no' decision. However, all of us will often need choices like this to be successful in the future. Before you make a hard decision, you need to think about three things:*



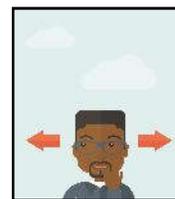
SHOW each Image Card when reading these explanations.



SAY

1. **The reasons why you should say yes or no.** Before you make a hard yes or no decision, it's important to know why you need to make this decision and the pros and cons of saying yes or no.

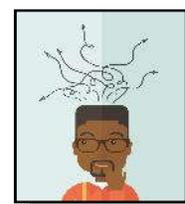
Image Card 46



For example, the reason why Naziwa should say yes and take the loan is so her children can go to school. The reason why Naziwa should say no and not take the loan is because she doesn't trust the moneylender.

2. **The effects of this decision on you NOW.** It is important to think about the effect this decision will have on your life right now.

Image Card 47



For example, the effect of Naziwa taking the loan NOW is that her children can go to school next term. The effect of not taking the loan NOW is that Naziwa will not be exploited by the moneylender.

3. **The effects of the decision on you LATER.** It is also very important to think about the effect the decision will have on your life in the future.

Image Card 48



For example, the effect taking the loan on Naziwa LATER is that her children will be better educated but she may have lost money to the moneylender. The effect of not taking the loan LATER is that Naziwa will not be exploited by the moneylender but her children will not be educated.

When you have spent time thinking about these three things, you will have to make the hard 'yes or no' decision based on the information you know.

APPLY – Practicing Making Hard Decisions (20 minutes)



SAY *Let's practice giving advice to some friends who need to make a hard decision. To do this, we will work in three different groups. Each group will be given a different scenario. As a small group, I would like you to think about the advice you would give to the person in this situation, thinking about the steps for making a hard decision that we talked about earlier.*



SPLIT participants into three groups. **READ** one of the following scenarios to each group. Then, **INVITE** them to spend ten minutes discussing the advice they would give to the person in the situation about how to make the hard decision.

Scenario 1: *A caregiver has five children at his household. He has been saving money for the upcoming term's school fees for his children. However, one of his children becomes very sick. He doesn't know if he should spend the money he had saved for his children's school fees on his one child who is sick at the hospital. What should he do?*

Scenario 2: *A caregiver with six children has an agribusiness selling produce in the market. Recently she has been selling more than her competitors have. They are not happy with her, and one competitor told her to stop selling her produce at the market. The caregiver doesn't want to shut down her agribusiness, as she's worked hard to be successful. What should she do?*

Scenario 3: *A caregiver has been successfully selling mats along the road for several years. She's proud of her success with her business activity. However, not many people are passing along this road anymore because a big, paved road has been constructed elsewhere. Her business has decreased so much that she is no longer making money. What should she do?*



WALK around and see if any groups need help in their discussions.



SAY *Now let's hear about the situations our friends are facing and the advice our groups would give to them.*



INVITE each team to share. After each group shares, **INVITE** the large group to answer the following questions.



ASK

- *Do you agree with this group's advice? Why or why not?*
- *Would you give any other advice to this caregiver?*



THANK everyone for sharing.

AWAY – Making the Hard Decision in Your Life (15 minutes)



ASK

- *Do you think that you might need to make a hard decision in life?*
- *Whom could you turn to for help with this hard decision?*



SAY *Turn to your neighbor and share one example of a hard decision that you might need to make in your household or in your business. Discuss the strategy you will take to make this hard decision.*



INVITE a few willing people to share what they have discussed.

Trainer's Note:

This might be hard for the caregivers to share. Be sure they know this is a safe space where they can share with others and with you. Information shared here should not

be told to others, unless a caregiver is at risk. If so, notify the Para-social Worker assigned to the household for support.



SAY *As your advisor, I recommend that you reflect on your own business activities and your own lives to think about hard decisions that you may need to make in the future. It's never easy to make these decisions, but remember to think about your reasons why you might say yes or no, how the decision will affect you **NOW**, and how the decision will affect you **LATER**.*



THANK everyone for their participation.

Chapter 6. Expanding Opportunities

6.1 The Value of Small Changes

Activity Box	
Key Messages	Making wise changes can help improve your business.
	<ul style="list-style-type: none"> • Attitude – Change in your business can have positive outcomes • Skills – How to identify a situation when it might be wise to make a change to your business activities • Knowledge – Reasons why it might be wise to make a change to your business
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 50 and 51 ▪ Jumping Frog game

ANCHOR – Changing to Get the Frog in the Bucket (20 minutes)



WELCOME everyone to the session.



ASK

- *During our last meeting, we talked about making hard decisions. Did anyone speak to members of their household or a Para-social Worker after our last session about this?*



INVITE one or two people to share an example.



SAY *Often in our business or in our household, we are forced to make changes, which can sometimes be a scary thing.*

Let's begin today's discussion with a fun activity. Can I please have four volunteers?



INVITE four volunteers to come to the front of the training space. **PUT** the bucket on the floor. **GIVE** each volunteer four frogs of the same color.



SAY *The goal of this activity is to press on the frog and get it to 'hop' into the bucket.*



DEMONSTRATE how to hop the frog into the bucket.

INVITE each volunteer to hop their frogs into the bucket until they are all in the bucket.



ASK

- *Did anyone get the frog into the bucket on their first try?*
- *Did anyone get the frog into the bucket on their second or third try?*
- *What did you do differently?*
- *Why did you change what you did?*



SAY *Often people do the same thing repeatedly, even if they continue not to get the outcome that they want. This is because sometimes making a change seems scary or risky. But sometimes even making a small change can help you get the outcome that you want.*

Today we are going to explore wise changes that you or someone like you could make in your business or in your life.

ADD – Why Might You Change (15 minutes)



SAY *Sometimes, we are tempted to make changes quickly, because we think they are going to have a big impact. Many times, big changes are not easy to do and*

they cannot be reversed once the change is made. It's very important to think twice before making big changes!

But, as we saw in the last activity, just a small change can have a large impact. This is true in business and in life. It is always a good idea to think of little changes that you can make before making any big changes.



ASK

- *Does anyone have any examples of a time when you or someone you know has made a small change to a business? Why did you or they decide to make a change?*
- *What type(s) of change(s) did you or they make?*
- *What was the impact of this small change?*



INVITE 2-3 people to share their examples.



SAY *Thanks for sharing! Let's practice identifying the small changes we can make to our business that can have a large impact.*



APPLY – Why Might Aguti Change Her Agribusiness? (15 minutes)



SAY *I want to introduce you to a woman who lives in a village nearby. This is Aguti.*



SHOW Card 50 and 51.



SAY *Aguti has an agribusiness. Her agribusiness activity involves processing g-nuts and selling g-nut paste at the market. She has been doing this all her life, just like her mother. Recently, Aguti's neighbor began to sell g-nut paste at the market as*

well. Her neighbor is getting a lot of business and seems to be selling good-quality paste for a low price.

Recently, many of Aguti's g-nuts have spoiled, so she has produced less paste. Her customers are also buying less from her. So Aguti has not made enough money to cover school fees for her children this term.

Aguti decided to speak with her husband about her challenges. He suggested that she might want to make some changes to her business activities.

Together, let us help Aguti think about why she might want to make some changes to her business, and what some of those changes might be.



ASK

- *Why do you think Aguti's husband suggested that she make changes to her agribusiness? (her agribusiness is failing)*
- *What reasons might Aguti have for changing her agribusiness? (her g-nuts are spoiling, her competitors have better products, she is not earning the money she needs to pay for school fees)*
- *What are some small things that Aguti could change about her agribusiness? (find out how to store her g-nuts more securely, reduce the price of her g-nut paste, talk to her customers to learn what they are looking for)*



SAY *Great, thank you. As we see, there are many different reasons why it might be wise for Aguti to make a small change to her agribusiness.*

AWAY – Making Changes in Your Life (10 minutes)



SAY *We can use this 'small changes' strategy in our life, too!*

**ASK**

- *Does anyone have an example of a small change that you have made in your life?*
- *Why did you decide to make this small change?*
- *What was the impact of this small change?*



SAY *Some of you may want to talk about this topic –making small changes—more. If so, come see me. I would also encourage you all to talk about this with a Para-social Worker.*

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know anything more about!



THANK everyone for their participation.

6.2 Adding Value

Activity Box	
Key Messages	Making small changes in your business can add value to make it more profitable.
	<ul style="list-style-type: none"> • Attitude – Sometimes it is important to make a change to your business • Skills – How to add value to a business by making changes • Knowledge – Types of changes you can make to your business that add value
Time required	50 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 52, 53, 54, 55, and 56 ▪ 5 bags of water ▪ Tape ▪ Markers ▪ Scrap paper

ANCHOR – Adding Value to a Simple Bag of Water (20 minutes)



SAY *Welcome back to our session today! It's great to see you all gathered here. Last week, we talked about why to make changes.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about how to make small changes?*



SAY *Now that we understand why Aguti might want to make a change to her agribusiness, let's talk more about what small changes she could make, and others like her, to be more successful.*

Let's conduct an activity. Please break into five groups.



DIVIDE participants into five even groups.

SHOW a bottle of water. Pass it around so that participants can touch and see it.



ASK

- *What is this?*
- *Would you buy it? Why or why not?*
- *Are there other products like this?*
- *How are they the same? How are they different?*



INVITE a few answers to each question, but do not start a debate.



SAY *I would like you to work in your groups to take on a small challenge. I will give each team one bag of water and some additional materials. Your task is to change this bag of water in as many ways as possible so that someone would be willing to pay more money for it.*



GIVE each team one bag of water, tape, markers, and scrap paper.



SAY *You will have five minutes to work in your groups to make changes to the bottle in order that someone would pay more money for it. Be creative and have fun! You can make physical changes to the bag of water or also imagine changes that you would make to it, such as where or when you might sell it.*



ALLOW groups to work for about ten minutes.



SAY *Great job! Each team, please share your bottle and explain why your group made the changes that you did.*



INVITE each team to share its ideas back to the whole group. After each presentation, ask the presenting group the following question.



ASK

- *Why might a customer pay more money for the bottle with these changes?*

ADD – Value Addition Skills (15 minutes)



SAY *In this last activity, we found that making even small changes to a product might make someone want to pay more for it. These changes may be physical, or you may have ideas about how you sell the product, that would be customers pay more money for it.*

For example, there are many different ways to change even a simple product like a bottle of water. You might decide to sell the water at a football match where people are thirsty, or late at night when no one else is selling it. Or you may have made the water taste better by adding flavor.

*These are all examples of something business people call **adding value**, or making changes to a product to make it worth more to the customer. Using this approach is key to improving your business.*

There are many changes, both big and small, that someone can make to their product that will help add value for their customers.

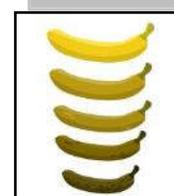
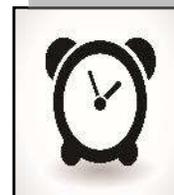


SHOW each Image Card as you read the explanations below.



SAY

- You can change **where** you sell a product. Some customers may pay more for your product if you bring it to their home instead of selling it at the market. [Image Card 52](#)
- You can change **when** you sell the product. For example, if no one else sells your product at night, a customer might be willing to pay more for it at that hour. [Image Card 53](#)
- You can change the **quality of the product**. For example, a customer might pay more for well-made shoes that will last many years. [Image Card 54](#)
- You can change the **presentation** of the product. Many customers will pay more for a product that looks nice or that is packaged in a way that is clean and hygienic. [Image Card 55](#)
- Or you can change the product itself **by turning it into something new or different**. For example, if you used to sell oranges, you might be able to turn those oranges into juice and sell orange juice instead. [Image Card 56](#)



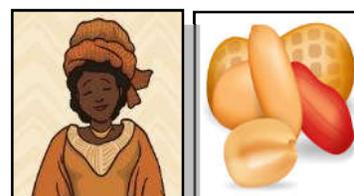
APPLY – Adding Value to Help Aguti Succeed in Business (20 minutes)



SAY Now that we know of many ways to make changes to a product, or 'add value,' let us see if we can help our friend Aguti become more successful in her g-nut agribusiness.



SHOW [Card 50 and 51](#).



SAY Remember, Aguti sells g-nut paste at the market, just as she has been doing for years. Lately, many of her g-nuts have spoiled and her customers are buying less paste from her. Her neighbor recently

began selling g-nut paste at the market as well. Her neighbor is getting a lot of business and seems to be selling good-quality paste for a low price.

Let us continue working in our same five groups to help Aguti with her business situation.



INVITE participants to sit with their group members. Then, **GIVE** each group one of the Image Cards 52, 53, 54, 55, and 56.



SAY *Each group received a card that shows one way that a business can add value to a product. In your small groups, look at your card and think about how Aguti could make that type of change to her g-nut processing business. Your group will talk about either how she could change where she sells her product, when she sells it, the quality of her product, its presentation, or how she could change the product altogether so that it turns into a completely new product.*



GIVE groups ten minutes to discuss.



SAY *Now that you have talked about how Aguti could add value to her business, please share your ideas back with the entire group.*



INVITE each group to share its discussion with the entire group. After each presentation, ask the presenting group the following question.



ASK

- *Why might a customer pay more money for the g-nut paste with these changes?*

AWAY – Adding Value to Your Own Business (5 minutes)



SAY *As we have seen through today's activities, there are many changes that you can make to a product or service so that someone will pay more for it.*

**ASK**

- *Can anyone share how you might add value to your own business?*



SAY *I want to leave you with another challenge. Before our next meeting, I want each of you to think about at least one way that you could change your own business to make a customer want to pay more for your product or service. The change can be big or small.*

Some of you may be interested in talking more about how to make changes in business. If so, come talk to me and we can discuss it some more. I would also encourage you all to discuss adding value with a Para-social Worker.

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know more about!



THANK everyone for their participation.

6.3 Making a Wise Change

Activity Box	
Key Messages	Wise changes are based on information.
	<ul style="list-style-type: none"> • Attitude – It is important to make changes to a business based on information • Skills – How to test whether an idea is wise by collecting information • Knowledge – Understand demand, supply, cost and potential gains before making a change
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 4, 50, 51, 57, and 58

ANCHOR – Talking to Customers (20 minutes)



WELCOME everyone to the session.



SAY *Last week, we talked about making changes to a product add value.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about adding value?*
- *Would anyone like to start today's session by sharing an idea that you had for 'adding value' to your own business? Any changes in location, timing, quality, presentation, or even the product itself?*



INVITE one or two people to share an example.



SAY *Now we know that there are many types of small changes that we can make to a business to add value. But sometimes it is hard to know exactly what change*

you should make. This week we are going to explore how to determine if a change is wise or unwise.

I am going to begin by telling you a story about Aguti, our friend from the previous session who sells g-nut paste at the market.



SHOW Card 50 and 51.



SAY

It was the end of a long, hot day for Aguti at the market. As she was packing up her shop, she overheard a woman speaking with her neighbor.

- *The customer said, "I need to buy g-nut paste, but I do not know if you have what I am looking for. Is this the only container size that you have?"*
- *The neighbor said, "Well, this is what I am selling. That is too bad for you. If you see something you like, you can buy it."*
- *The customer responded, "Never mind then, I don't think you have what I want. I will go somewhere else."*

The woman then walked to Aguti's stall, and they had the following conversation:

- *The customer said, "I need to buy g-nut paste, but I do not know if you have what I am looking for. Is this the only size that you sell?"*
- *Aguti responded, "Let me see if I can help you. It sounds like you are looking to buy a larger quantity of paste. What do you need the paste for?"*
- *"Yes," responded the customer. "I want a larger quantity because I will be sharing it with my neighbor."*

- *Aguti said, "Oh, I don't normally sell g-nut paste in any larger bottles. But my friend sells large bottles of water nearby. Perhaps I can use an empty bottle from her stall and fill it with a large quantity of paste for you!"*
- *"Thank you," said the customer, "that would be very helpful. In fact, I will buy two as we have a lot of cooking to do this week. I haven't been able to find a large bottle of g-nut paste anywhere else in the market!"*

As Aguti walked home that evening, she was happy that she helped her customer get what she was looking for. She was surprised by how much she had learned about what the woman needed, and why, just by asking a few simple questions. Aguti began to wonder whether there might be a business opportunity to begin selling g-nut paste in larger quantities to other customers as well.



ASK

- *What happened between the customer and Aguti's neighbor?*
- *What happened between the customer and Aguti?*
- *Why did Aguti ask the customer so many questions? What was the result?*
- *Is it a wise business opportunity for Aguti to expand her agribusiness and begin selling g-nut paste in a larger bottle? How do you know?*

ADD – Tips for Making an Informed Change (15 minutes)



SAY

We know there are many possible changes that we could make to a business. Sometimes we make changes to meet the specific needs of one customer, like when Aguti sold the woman paste in a large bottle. But it is hard to know if a change is something that you should do once, or if that change is a wise opportunity to expand your business.

Before deciding if you should change or expand your business, you should test whether a change is a good business idea. You can do this by learning about three things:



SHOW each Image Card when you read the explanations below.

- **Learn About Other People's Needs** by talking to friends, family, and other customers about what products they are looking for.

For example, Aguti learned that selling a larger container of g-nut paste made the customer buy it. But before she changes her agribusiness to sell all of her g-nut paste in large bottles, Aguti should first talk to others, like her friends, family, and other customers, to see if this is a change that would interest more customers. Image Card 57



- **Learn Who Else is Offering Your Product.** If many other people are already offering that product, it may not be a good idea to expand a business to sell the same product.

For example, Aguti observed that other people in the market sold g-nut paste. These are her competitors. But none of them were selling g-nut paste in larger containers. Image Card 58



- **Consider the Costs and Potential Gains** of the change that you are considering. Make sure that you understand what the change would cost and what you could gain from the change.

For example, before making a change, Aguti should find out how much the larger bottles cost to buy and how easy they are to find in the market. These are the costs of the change. She also needs to know how much someone would be willing to pay for a larger amount of g-nut paste. This is the potential gain of the change. Aguti needs to make sure her potential gains are higher than her costs. Image Card 4



ASK

- *Does anyone have any questions on the three types of information that you should learn about before changing or expanding your business?*

APPLY – Learning Before Making a Change (20 minutes)

 **SAY** *Let's see if we can help Aguti decide whether it's a good idea or not to change her business to sell g-nut paste in larger bottles.*

We are going to go around in a circle and give Aguti advice about how she can test her idea by learning three types of information.

*Let us begin with **Learning About Other People's Needs**. Remember, this means that Aguti should talk to other people to see if they have needs that are similar to the customer's.*



 **SHOW** Image Card 57

 **ASK**

- *Imagine that Aguti lives in your village. Who are all of the people that Aguti could talk to see if they would also like to purchase g-nut paste in a larger quantity?*

 **SAY** *Let us go around the circle and try to think of as many answers to each question as possible. Each person will share one idea until we can't think of any more.*

 **INVITE** participants to take turns (going around the circle) sharing one answer to the question until the group cannot think of any more.

 **ASK**

- *What are all of the different questions that Aguti could ask these people to help*

her learn about their needs?



INVITE participants to take turns (going around the circle) sharing one answer to the question until the group cannot think of any more.



SAY *Ok, now let us think about how Aguti could **Learn Who Else is Offering Her Product.***



SHOW Image Card 58



ASK

- *If Aguti lived in your village, what could she do to observe who else is offering her product, or one similar to it?*



INVITE participants to take turns (going around the circle) sharing one answer to the question until the group cannot think of any more.



SAY *Finally, let us try to **Consider the Costs and Potential Gains** for Aguti of making this change.*



SHOW Image Card 4



ASK

- *What costs should Aguti find out as she considers whether to sell g-nut paste in large water bottles in your village?*



INVITE participants to take turns (going around the circle) sharing one answer to the question until the group cannot think of any more.



ASK

- *What potential gains should Aguti find out she considers whether she should sell g-nut paste in large water bottles?*



INVITE participants to take turns (going around the circle) sharing one answer to the question until the group cannot think of any more.

AWAY – Making an Informed Change in Your Business (5 minutes)



SAY *There are many ways to test an idea and see if a potential change might be a wise business opportunity.*



ASK

- *Does anyone have your own example of a change that you are thinking of making in your business? What is it?*



SAY *Together, let's think about how we can help our friend test whether it is a wise change.*



ASK the group

- *Whom should our friend talk to find out about what potential customers need?*
- *Where could our friend go to find out who else is offering a similar product?*
- *What costs and potential gains does our friend need to find out about?*



SAY *Thank you for your thoughtful suggestions!*

If anyone would like to speak about how to use different sources of information to make an informed change in your own business, let me know and we can schedule additional advising time together. I would also encourage you all to discuss information sources with a Para-social Worker, who may visit your household sometime soon.

Don't forget, the Para-social Worker and I are available to support you as advisors, the Para-social Worker at your home and me during our training.



THANK everyone for their participation.

Chapter 7.

Closing Sessions

7.1 Sharing with Others

Activity Box	
Key Message	Learning is not just for you, but something that you can share with others as well.
	<ul style="list-style-type: none"> • Attitude – Sharing with others can be beneficial • Skills – How to share • Knowledge – What to share
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball

ANCHOR – What We Have Learned? (20 minutes)



SAY *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or their friends and family about how to make big changes?*



INVITE one or two people to share.



SAY *For the past several months, we have been practicing key financial management and business skills. Today, we are going to start winding down, focusing on the future.*

We have discussed many different topics in our sessions over the past weeks and months. In these sessions, we have learned many things and shared our ideas with each other. We are going to find out what we have learned by playing a game. Please form a circle.



INVITE participants to form a circle.



SAY *We are going to go around the circle and think of as many items as we've learned during this training as possible. Each person will name one item that he or*

she have learned. It can be big or small, but it cannot be something that has already been mentioned.

The first time around the circle, everyone must contribute an answer. We will continue to go around and around the circle until we can't think of anything else. If you don't have an answer during your turn, you are out and the game will continue without you.



FACILITATE the activity.

Trainer's Note:

This activity should be fast-paced and fun. Listen carefully to participants' responses. As the trainer, it is your job to make sure that participants do not repeat previous responses.



SAY *Wow, great job! Look at how much we have learned in such a short period of time!*

ADD – Sharing with Others (10 minutes)



ASK

- *Do you think that other people can learn from your experiences?*
- *Why would you share what you have learned here with others?*



SAY *Sharing with others is always a great idea. Remember what we learned in the lesson of the Humble [Son/Daughter], sharing your skills and knowledge with others in a respectful way can help others grow and improve.*

Sharing with others can also help you too! For example, sharing with others can help you:

- *Create new partnerships and relationships with others*

- *Strengthen current partnerships and relationships with others*
- *Find opportunities in your community*
- *Learn to teach others*

Sharing can take time and is not always easy. Sharing information is a lot like storytelling. You tell the story of your learning and what you achieved as a result.



ASK

- *How can you share these lessons with others?*

APPLY – Practice Sharing with Others (20 minutes)



SAY *We are now going to take some time and practice sharing things that we have learned with others. I know that many of you already have experience doing this, so I am excited to learn from you.*

First, we must determine what we want to share. Everyone take a moment and think of what you think is the most important thing you have learned in all of the sessions.

Second, think of the story that you will share about the lessons you have learned during our sessions. Will you relate the lesson as you learned it in the session, or in the way you applied the lesson in your own life? Or will you share the lesson as personal advice to the other person?



INVITE everyone to find a partner and then practice sharing a lesson that they have learned with their partner. **GIVE** groups 10 minutes to discuss.



ASK

- *Who else will you share this information with?*

- *Why will you do so?*

AWAY – Next Steps (10 minutes)



SAY *As we come to an end of our sessions, we need to think about our next steps and how we will move forward to continue our own learning and growth. I would like you to turn back to your partner and discuss a few questions I will ask.*



ASK each question and pause to let people discuss with their partner:

- *What are the next steps in your own life for engaging in a business?*
- *What do you need to move forward with your business?*
- *What additional support do you need, and how are you going to get it?*



SAY *Our next session will be our last training session, although the Para-social Worker will continue to come by your households and our savings activities will continue. It is important that everyone come to this session, as each of you will have an opportunity to share your thoughts on our training over the past months.*



THANK everyone for their participation.

7.2 Closing and Evaluations

Activity Box	
Key Message	Feedback through the Self-Report Survey tool will help ESFAM make improvements to the program for future participants.
	<ul style="list-style-type: none"> • Attitude – Participants feel free to respond honestly to the Self-Report Survey tool • Skills – How to continue learning in the future; self-reflection • Knowledge – How to rank your experiences
Time	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Copies of the Self-Report Survey ▪ Empty drinking glass or plastic bottle ▪ Bottle of dark-colored liquid (e.g., coffee, soda)

ANCHOR – Housekeeping (10 minutes)



SAY *Welcome to our last session. It's great to see everyone again!*



ASK

- *Are there any final questions or comments before we wrap up our training?*

ADD – How to Use the Self-Report Survey (15 minutes)



SAY *Over the past months, you all have done a great job strengthening your money management and business skills. Going forward, you can continue to use your skills in many different ways and continue to learn from those around you. I would encourage you all to find opportunities to use your skills to do business, help others, and grow your skills!*



THANK the participants.

 **SAY** *For our next activity, we are going to reflect on what you have learned during our training. I am going to pass out a survey to each of you and tell you how to complete it.*

This is not a test. There are no wrong answers. Each of you will answer the questions in different ways based on your own experience and beliefs. Please be as honest as you can be. Your answers will be kept private but will be used to help us improve this project for you and for future participants.

 **GIVE** each participant a Self-Report Survey.

 **PREPARE** an empty drinking glass or clear plastic bottle and a second bottle full of a dark-colored liquid (such as soda or coffee). **POINT** to the glass, bottle, or liquid as you mention each item.



Trainer's Note:

You may want to make a mark on the bottle in advance of the session so you know how high to fill it for each of the examples below.

 **SAY** *I would like you to imagine that this cup is you, and that this liquid is your experience participating in our training.*

*If your experience in our training has **not** increased your knowledge, or you don't feel the training has helped you, the cup would be almost empty.*

 **FILL** the cup about one-quarter full of the liquid.



 **SAY** *If your experience in our training has helped you **very little**, the cup would be a little bit more full.*

 **FILL** the **cup** half-full with **liquid**.



 **SAY** *If your experience in our training has helped you very much or you have often applied what you learned during the training in your own life, the cup would look like this.*

 **FILL** the **cup** to three-quarters full with **liquid**.



 **SAY** *If your experience in our training has helped you very, very much or you almost always apply what you learned during the training in your life, the cup would be all the way full.*

 **FILL** the **cup** to the top with **liquid**.



 **ASK**

- *Does anyone have any questions or clarifications about how the Self-Report Survey Tool works before we begin to use it?*

APPLY – Complete the Self-Report Survey (30 minutes)

 **SAY** *Now let us complete the Self-Report Survey. I will read each question aloud. Please think about some of the experiences that you have had while participating in our training and circle the cup that reflects how you feel. We will begin with the first question.*

 **POINT** to the first question on the **Self-Report Survey**.

 **ASK** each of the questions on the survey tool one at a time and clarify any questions participants have.

AWAY – Congratulations (5 minutes)



CONGRATULATE everyone for their hard work during the trainings.



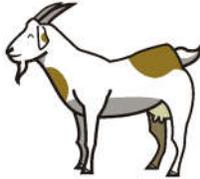
SAY *I've enjoyed working with you all as your advisor. I will continue to be a resource for you in the future, so please reach out to me if you would like to keep working on the topics we have covered during our sessions.*



THANK everyone for their efforts and contribution. Wish them well and recommend that they seek additional advising for continued growth.

Trainer's Resources

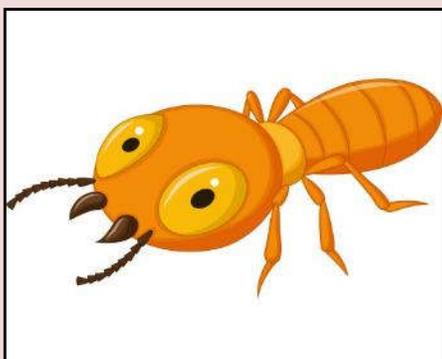
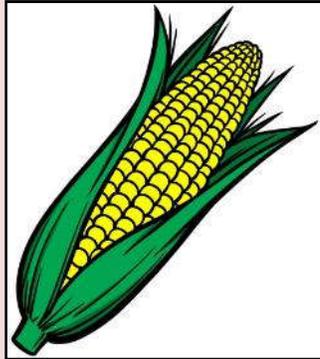
Items to Buy

What Do You See?



Investment Worksheet



Self-Report Survey

Name: _____ ID Number: _____

A. How much have I **increased my knowledge** about (circle one):

	Barely (1)	Somewhat (2)	Very much (3)	Extremely (4)
Saving Money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planning for the Household	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making Wise Investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

B. How often do I **apply this knowledge** to my business and my household (circle one):

	I Don't Have a Business (0)	Rarely (1)	Sometimes (2)	Very Often (3)	Almost Always (4)
Saving Money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planning for the Household	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making Wise Investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

C. I have **shared this knowledge** with: My spouse: My children: My friends:

D. I have **used this knowledge** to: Start a new small business: Improve an existing small business:

E. I have **used this knowledge** to: Change my household:

G. I **use money from my business** to: Pay school fees Pay for other expenses: _____

H. I would **recommend this training** to a friend:

Trainer's Observation Tool and Matrix

Category	Key Competency	Level 0	Level 1	Level 2	Level 3
Establishing Learning Environment	Physical Environment	Trainer made <u>no effort</u> to arrange physical and personal space	Trainer <u>arranged</u> the physical space to create a good learning environment	Trainer arranged the physical space <u>and</u> made minor changes to his or her physical location	Trainer arranged physical space, and personal location, <u>and also</u> used movement to facilitate individual learning (encourage or contain participation)
	Body Language	Trainer made <u>no adjustments</u> to either body language <u>or</u> minor engaging facial expressions	Trainer <u>modified</u> body movements to match facilitation need	Trainer modified body movements <u>and</u> used engaging facial expressions	Trainer adjusted facial expressions, body movements, <u>and</u> tone of voice <u>to enhance engagement</u>
	Materials	Trainer <u>did not</u> prepare or make effective use of materials (guide, visual aids, or flipcharts)	Trainer <u>made use of</u> materials throughout facilitation	Trainer made use of materials <u>and</u> organized and prepared materials before hand	Trainer made use of materials, prepared them ahead of time, <u>and</u> referred back to them to underline key learning
Content Delivery	Facilitator Guide	Trainer made <u>no visible use</u> of the workshop guide while advising	Trainer <u>followed</u> the steps outlined in the guide	Trainer followed steps <u>and</u> used the guide to manage time for each step	Trainer followed guide, managed time, <u>and</u> ensured that key learning points were made
	Exploratory and Probing Questions	Trainer <u>did not</u> follow up on questions from guide	Trainer <u>asked</u> for further information as participants responded to questions from the guide (tell me more)	Trainer <u>drew out responses</u> for further clarification ("What is a specific example?")	Trainer used follow-up questions to <u>connect</u> responses to an idea or learning point in session
Facilitation Skills	Active Listening	Trainer <u>did not</u> use active listening techniques to engage participants	Trainer <u>used</u> brief encouragers	Trainer used brief encouragers <u>and</u> re-stating or summarizing	Trainer used active listening to <u>engage participants</u> through encouragers, summarizers, and validation
	Teachable Moments	Trainer <u>showed no</u> awareness of teachable moments	Trainer <u>noticed</u> teachable moments and paused the normal flow to address them	Trainer noticed teachable moments <u>and</u> asked probing questions; "Tell me more about. . ."	Trainer noticed teachable moments, asked probing questions, <u>and</u> used teachable moments to reinforce key learning points

Trainer: _____

Location: _____

Session: _____

Category	Key Competency	Self-Feedback (0-3)	Trainer's Self Feedback	Observer Feedback (0-3)	Observer's Feedback
Establishing Learning Environment	Physical Environment				
	Body Language				
	Materials				
Content Delivery	Facilitator Guide				
	Exploratory and Probing Questions				
Facilitation Skills	Active Listening				
	Teachable Moments				

